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Social Security Bulletin



August 1956

Volume 19

Number 8

The Federal-State Conference on Aging

*Old-Age and Survivors Insurance: Employment of Aged-
Widow Beneficiaries Before Receipt of First Benefit*

*President's Commission on Veterans' Pensions:
Recommendations*

THE SOCIAL SECURITY BULLETIN is the official monthly publication of the Social Security Administration. An annual statistical supplement, with calendar-year data, has been carried as part of each September issue since 1950. Statements in BULLETIN articles do not necessarily reflect official policies of the Social Security Administration.



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U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

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Social Security in Review

Social Security Act Amended

THE Social Security Amendments of 1956 became law (Public No. 880) on August 1, 1956, when President Eisenhower signed the new legislation.

The amendments made major changes in the old-age and survivors insurance program, including the addition of disability benefits for insured workers aged 50-65 and for disabled adult children of insured workers who have died or retired; the lowering of the retirement age for women, with a reduction in benefits in some cases; and the extension of coverage to almost 900,000 additional persons. To finance the disability program, Congress revised the contribution schedule and set up a separate disability insurance trust fund.

Among the significant changes in the public assistance provisions are the revision of the Federal matching formula to increase the Federal share in State assistance payments to needy persons who are aged, blind, or disabled and to dependent children and the provision for dollar-for-dollar Federal sharing (within specified maximums) in expenditures for payments to suppliers of medical care for assistance recipients, separately from money payments to the recipients. The amendments emphasize that services to help assistance recipients achieve self-support or self-care are program aims; amendments in the program of aid to dependent children stress the strengthening of family life as a major objective of that program. The State plans, to be approved, must include a description of any services promoting self-support and self-care.

Grants are provided for cooperative

research and demonstration projects and for the training of public welfare personnel.

The authorization for grants for child welfare services was raised from \$10 million a year to \$12 million.

A second law affecting the old-age and survivors insurance program was signed by the President on August 1, Public Law No. 881—the Servicemen's and Veterans' Survivor Benefits Act—revises the survivor benefit provisions for members of the uniformed services. Contributory coverage under old-age and survivors insurance is among the provisions.

A detailed report on the Social Security Amendments of 1956 will appear in the September issue of the BULLETIN, and a summary of Public Law No. 881 will be published later.

Program Operations

The changes in the caseloads in the five public assistance programs during May were in the same direction that they had been during April. The largest change—a decrease—occurred in general assistance, where the number of cases dropped about 20,000 or 6.0 percent. In old-age assistance, nearly 3,000 fewer aged persons re-

	May 1956	April 1956	May 1955
Old-age and survivors insurance:			
Monthly benefits in current-payment status:			
Number (in thousands)	8,315	8,236	7,447
Amount (in millions)	\$436	\$431	\$377
Average old-age benefit (retired worker)	\$62.70	\$62.59	\$60.85
Average old-age benefit awarded in month	\$68.36	\$69.52	\$68.69
Public assistance:			
Recipients (in thousands) :			
Old-age assistance	2,528	2,531	2,548
Aid to dependent children (total)	2,259	2,254	2,261
Aid to the blind	105	105	104
Aid to the permanently and totally disabled	256	252	235
General assistance (cases)	302	322	330
Average payments:			
Old-age assistance	\$54.37	\$54.30	\$52.07
Aid to dependent children (per family)	89.49	89.68	86.71
Aid to the blind	60.45	58.64	56.90
Aid to the permanently and totally disabled	56.88	56.74	54.96
General assistance (per case)	53.08	54.12	54.45
Unemployment insurance:			
Initial claims (in thousands)	999	984	910
Beneficiaries, weekly average (in thousands)	1,064	1,219	1,136
Benefits paid (in millions)	\$126	\$134	\$117
Average weekly payment for total unemployment	\$26.69	\$27.02	\$24.40

ceived assistance in May than in April, but percentage-wise the decrease was slight. An increase of approximately 4,400 (or 1.8 percent) occurred in aid to the permanently and totally disabled, and in aid to dependent children and aid to the blind the caseloads rose only slightly during the month.

Caseload changes in most of the States paralleled those in the national totals. The greatest relative changes, as usual, were reported in general assistance and were attributable primarily to seasonal factors. For the other programs, sizable increases in caseloads occurred in only a few States. The number of recipients of old-age assistance rose 509 in Alabama, where more liberal policies have resulted in a continued expansion in that State's program for more than a year. When Kentucky repealed in May the lien law that had been applied in old-age assistance, the number of aged recipients rose 381. In Illinois the continuing effects of liberalizations made during March were largely responsible for the increases of 765 (3.2 percent) in the number of families receiving aid to dependent children and of 1,989 (26.7 percent) in the number of recipients of aid to the permanently and totally disabled. Florida reported 509 more recipients during May than in April under its relatively new program of aid to the permanently and totally disabled.

Expenditures for assistance in the country as a whole amounted to

\$235.9 million in May—a decline of \$600,000 from the total a month earlier. The net decrease in total payments was more than accounted for by the drop of almost \$1.4 million or 7.8 percent in general assistance expenditures. Total payments for old-age assistance and aid to dependent children remained practically unchanged from April. They rose, however, \$205,000 (3.3 percent) in aid to the blind and \$285,000 (2.0 percent) in aid to the permanently and totally disabled, largely as the result of increases in a few States. Pennsylvania's increase of \$176,000 in payments for aid to the blind represented 86 percent of the national rise in payments for that program; the State's usual maximum payment was raised from \$50 to \$60 in May. In aid to the permanently and totally disabled, increases in Illinois of \$184,000 and in Florida of \$24,000 accounted for 73 percent of the total increase.

Arizona and Tennessee reported relatively large increases in average payments per family receiving aid to dependent children. In Arizona, additional items were included in the budget for certain Indian children who returned home for the summer from publicly supported boarding schools where they reside most of the year. While these children are in school they receive an assistance allowance only for clothing and personal incidentals, but when they return home all their needs are taken into account in determining the assistance payment. Effective in May,

Tennessee raised its maximum payment for the third child and each additional child in a family from \$10 to \$15. The State's maximum for families in which there was no adult was raised from \$79 to \$84; for families with an adult the maximum remained at \$99.

● Old-age and survivors insurance monthly benefits amounting to \$435.7 million were being paid at the end of May to 8.3 million persons. The number of beneficiaries rose almost 80,000 during the month. This increase is almost the same as the gain in April but is only about two-thirds that registered in May 1955, when program operations reflected the initial effect of the liberalization in the retirement test under the 1954 amendments to the Social Security Act.

At the end of May, monthly benefits were going to more than 6.6 million persons aged 65 or over, three-fourths of a million more than in May 1955. Retired workers accounted for almost 71 percent of all aged beneficiaries; their average monthly benefit was \$62.70, an increase of \$1.85 from the average a year earlier. Persons receiving wife's or husband's benefits made up 18 percent of the group aged 65 or over; those receiving widow's or widower's benefits, 11 percent; and those receiving parent's benefits, less than one-half of 1 percent.

Beneficiaries under age 65 num-
(Continued on page 28)

	May 1956	April 1956	May 1955	Calendar year 1955	Calendar year 1954
Civilian labor force ^{1 2} total (in thousands)	67,846	66,555	65,192	65,847	64,468
Employed	65,238	63,990	62,703	63,193	61,238
Unemployed	2,608	2,564	2,489	2,654	3,230
Personal income ^{1 3} (billions; seasonally adjusted at annual rates), total	\$323.0	\$321.7	\$304.3	\$303.3	\$287.6
Wage and salary disbursements	223.3	222.9	208.8	208.5	196.2
Proprietors' income	40.5	39.9	39.5	38.4	37.9
Personal interest income, dividends, and rental income	39.0	38.8	36.6	37.4	35.3
Social insurance and related payments	13.4	13.3	12.3	12.3	11.5
Public assistance	2.5	2.5	2.5	2.5	2.4
Other	10.0	10.0	9.7	9.3	8.9
Less: Personal contributions for social insurance	5.8	5.8	5.2	5.2	4.5
Consumer price index ^{1 4}	115.4	114.9	114.2	114.5	114.8

¹ Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

² Bureau of the Census.

³ Data from the Office of Business Economics, Department of

Commerce. Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Bulletin*, September 1955, page 28, table 1.

⁴ Bureau of Labor Statistics.

The Federal-State Conference on Aging

by DOROTHY McCAMMAN*

For the purpose of reviewing and planning State and Federal responsibility and action in the field of aging, 240 persons—most of them State or Federal officials—met in Washington on June 5-7, 1956. Recommendations related to income maintenance and welfare services have a special interest for readers of the Bulletin. The following article therefore presents the report of the group concentrating on this subject area and summarizes background information on Conference objectives, highlights, and some overall recommendations for action. A forthcoming official report will include detail on all areas considered by the Conference.

WHAT are the existing resources of the States and of the Federal Government that can be mobilized in an attack on the problems of the later years? How can these resources be improved? How can a State government and how can the Federal Government best organize to bring all resources to bear on the special needs and problems of older persons? How should the Federal Government and the States work together in this area?

These were among the questions posed to the 240 participants who assembled in Washington, D.C., on June 5 for a 3-day working conference designed to explore Federal and State responsibilities and interrelationships in the field of aging. Cosponsors of this first Federal-State Conference on Aging were the Federal Council on Aging and the Council of State Governments.

The Federal Council on Aging was established by President Eisenhower in April 1956 to coordinate interdepartmental policies and programs in the field of aging, to review existing activities, and to make recommendations to meet the pressing needs of older citizens. Its members are the Department of Agriculture, the Commerce Department, the Interior Department, the Labor Department, the Treasury Department, the Depart-

ment of Health, Education, and Welfare, the Civil Service Commission, the Housing and Home Finance Agency, the National Science Foundation, the Office of Defense Mobilization, the Railroad Retirement Board, the Small Business Administration, and the Veterans Administration. Cosponsorship of the Federal-State Conference on Aging represented the initial project of the Federal Council.

The Council of State Governments is an agency established and supported by the States to provide research and consultative services, to serve as a medium for improving legislative and administrative practices in the States, and to encourage interstate and Federal-State relations. While its activities are as broad as the total range of State functions, its special interest in and concern for the aged were ably demonstrated in a 1955 report to the Governors' Conference, *The States and Their Older Citizens: A Summary of the Problem and a Program of Action*.

Conference Attendance and Organization

Registered attendance at the 3-day Conference consisted of 240 official delegates and participants. Others—including Government employees, the press, representatives of organizations, and private citizens—were not registered as official participants but attended general sessions.

Of the 240 delegates and official participants, 107 were appointed by their Governors as official delegates;

73 were official representatives of the Federal Government; 60 included experts serving as members of panel sessions. State officials other than those in the delegation sent by the Governor, and observers invited by the two sponsor organizations.

Forty-one States, Hawaii, and Puerto Rico were represented through the official delegations of the Governors. All but 5 percent of the aged population of the continental United States live in the 41 States.

Public welfare—with 31 officials, most of them directors or commissioners of State welfare departments—had the largest representation among the State delegates. Next most numerous were health officials, totaling 25. Commissions on aging and special committees or groups established to work on problems of aging accounted for 17 State delegates. The field of education contributed leaders in adult education and professors of gerontology. Labor departments and employment services were represented. Among the official delegates were also several State legislators, a budget officer, and a representative of a taxpayers association.

Federal agencies sending official conference delegates included those having membership on the Council, the Executive Office of the President, and the President's Committee on Employment of the Physically Handicapped.

That 3 out of every 4 official delegates were either State or Federal officials reflected the basic character of the conference. While it was clearly recognized by the sponsors that government does not—and should not—attempt to provide solutions to all the problems of the aged, the primary objective was to define Federal and State responsibilities and interrelationships. To have included official representation from the voluntary organizations concerned with aging would have changed the focus completely. The result would have been a national conference, like that in 1950, dealing with broad problems of

* Division of Program Research, Office of the Commissioner. The author was a member of the Steering Committee for the Conference and with Ewan Clague, Commissioner of Labor Statistics, Department of Labor, organized the section on income maintenance and welfare services.

aging and total resources for meeting these problems.

The Conference was organized around six broad areas of subject matter: employment, vocational rehabilitation, and retirement; income maintenance, including welfare services; physical and mental health; education and recreation; housing and living arrangements; and organization and functions in the States.

As far as possible, State delegates were assigned to these groups on the basis of advance indications of their choice. In other cases, allocation to groups was determined by the individual's official position. The assignments also reflected an attempt to distribute persons from the same State over several subject-matter areas and to limit each group to about 30 persons, thus giving everyone equal opportunity to take part in the discussion.

The first 2 days were focused on panel presentations with all participants meeting together. In the short discussion sessions that followed, the participants divided into the six groups but related their discussions to the subject matter of the panel immediately preceding. On the third day each of the six groups met for intensive consideration of its own subject area and to develop recommendations for action.

The panel presentations were designed to provide orientation in the field of aging as a whole and thus to ensure that recommendations made by a group in its special area of interest would be framed against an understanding of the whole field of aging. For purposes of panel presentation, the six subject areas were regrouped into five; experts in the areas of employment and income maintenance joined forces to discuss what the Federal Government and States are doing and can do to create a situation in which older men and women can choose freely between continuing in employment or retiring, with freedom of choice dependent on the availability of employment and the adequacy of retirement income.

Highlights

Any attempt to convey the full flavor of the Conference would require much more attention to the

general sessions and the panel presentations than is possible here. This—and a balanced and coordinated treatment of all six subject areas—is a task for the official report on the proceedings of the Conference.

The Conference was opened on the morning of June 5 with a general session at which Frank Bane, Executive Director of the Council of State Governments, presided. Howard Pyle, Deputy Assistant to the President, welcomed the Conference participants on behalf of the Federal Government.

Governor Robert B. Meyner, of New Jersey, then spoke on "The Responsibility of the States in the Field of Aging." He summarized the political and practical factors that "point to the need for sound, constructive action in dealing now with the very human problems of people over 65." Emphasizing that not all the problems of the aged are financial, Governor Meyner called for a reevaluation by our society of the entire concept of old age. The following excerpts from his address keyed the Conference:

Our work here will be fruitful if we can return to our individual states with a plan for letting the people know what must be done on every level, day by day, to help our older citizens achieve the rights to which they are entitled. . . .

The answer lies in utilizing to best advantage the multitude of organizations and agencies—both public and private, both lay and professional, on local, state, and national levels—that are now attempting to deal with various aspects of the problem.

The time has come to evaluate and coordinate their activities; to let the right hand know what the left hand is doing; to have these agencies working together.

The opening general session concluded with an explanation of Conference mechanics by Roswell B. Perkins, Assistant Secretary of the Department of Health, Education, and Welfare and Chairman of the Federal Council on Aging.

At a dinner on the first evening, participants, government officials and others invited for this one social occasion of the Conference were addressed by Under Secretary of Labor

Arthur Larson. Using the theme, "New Light on Older Workers," his address was an optimistic interim report on projects undertaken by the Department of Labor to break down age barriers to employment. These projects fall into two groups: first, getting rid of unreal difficulties—those obstacles that are unreal in the sense that they have no justification in experience although employers are in fact influenced by them; and second, dealing with real difficulties.

On the alleged pension-cost obstacle, Mr. Larson reported, "we think that we may be able to prove to thoughtful employers that under many, perhaps most, pension plans the pension-cost differential is not a valid impediment to the hiring of older workers." The second project aimed at eliminating unreal difficulties is an objective comparison of the productivity and performance of workers of different ages. While cautioning that this project is still in a preliminary stage, Mr. Larson summarized the initial findings and said, "If this should prove to be in any degree typical, it would suggest at least this much: the variability of performance within age groups is so marked that chronological age can not be considered a valid over-riding consideration in hiring, as against all the other matters affecting ability to perform and produce."

The Labor Department's principal activity in dealing with genuine difficulties encountered by older workers was described as "that of improving job opportunities through specialized counseling, training and placement services, with the aid, among other things, of newly-gathered information on the characteristics of the older unemployed." In this connection, the Bureau of Employment Security, with seven State employment security agencies and several universities, has carried out the so-called "seven-cities study." This study is yielding a "goldmine of information on the older worker," the principal use of which will be to improve the everyday ability of both employment service offices and employers to place and make effective use of older workers. Demonstration projects conducted by the seven States are developing special techniques in the

counseling and successful placement of older workers. Mr. Larson closed his address in the following words:

The one conclusion to be drawn from this year's exertions is this: the problem of age barriers to employment can be solved. We have usable knowledge and we have tested techniques. The only question is whether we shall have the willingness to consecrate to the task the hard work, money, and determination that the difficulty of the job demands of us all, both in and out of government. I sincerely hope and trust that we shall, and that, before too long, the sun of profitable employment will shine, not only on the country as a whole, but also into every street and byway in the land.

At the final session of the Conference on the afternoon of the third day, a large audience gathered to hear the reports of the six groups (whose recommendations are summarized below) and the closing address by Marion B. Folsom, Secretary of Health, Education, and Welfare.

Pointing to major expansions and increased activity in the last few years in such areas as social security, vocational rehabilitation, medical research, and hospital construction, Secretary Folsom said:

We realize, of course, that in the broad field of aging, much more remains to be done. The Department is busy now preparing its budget recommendations for the fiscal year 1958. I can assure you that these recommendations will include increasing attention to services which benefit older persons.

In acting to meet the challenge of the increasing older population, we must always bear in mind that older persons should be recognized as individual human beings—individuals with differing needs, desires and capacities, individuals living in varying circumstances. We must avoid efforts which tend to impose uniformity on older people—efforts which apply programs and policies alike to men and women who are not alike. The greatest service for older persons, I believe, is to develop an economic and social framework in which each individual may develop according to his own aspirations and adopt the mode of life best suited to his individual needs.

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Moreover, our programs should not serve to set older persons aside as a special segment or class of the population. Our programs should be designed to enable older persons to live as integrated and useful members of family, community, and national life. Few older people want others to assume responsibilities that are rightfully theirs. Activities in the interest of older persons will render the greatest service if they do not foster dependence, but instead enlarge opportunities for individual effort and encourage self-reliance, initiative and creative endeavor.

In carrying forward activities to accomplish all these objectives no one activity can stand alone. Coordination of many activities and cooperation by many groups will be needed. President Eisenhower established the Federal Council on Aging—not only to coordinate the programs of the various Federal Departments and agencies—but also to make the resources of the Federal Government more readily available to all State and local groups.

This Conference, of course, is one episode in a long and continuing effort to adjust to the rapid increase in the older population. The goal is clear: a society in which people, regardless of age, may walk with dignity and have the opportunity for a full and satisfying life. In such a society, not only will the lives of older individuals be enriched but the Nation as a whole will benefit from the experience, wisdom, and moral strength of older citizens.

Recommendations

The recommendations formulated during the course of the 3 days and presented at the final session are recommendations of the discussion groups rather than of the Conference as a whole. Many of the specific recommendations would have been appropriate for adoption by the entire Conference, and in some areas identical or similar recommendations appear in the reports of several of the groups. No attempt was made, however, to bring any of the recommendations to a vote by the full Conference.

Of the group formulating the recommendations on income maintenance and welfare services, approximately 2 out of every 3 members were directors or commissioners of State welfare departments, or their depu-

ties, who had been chosen by the Governors as official delegates. This complete homogeneity of the State delegation was not characteristic of the other discussion groups, with the possible exception of the one on physical and mental health.

Federal participants attending one or more sessions of the group considering income maintenance and welfare services included officials and resource personnel from the Labor Department, the Veterans Administration, the Railroad Retirement Board, the Bureau of the Budget, and the Department of Health, Education, and Welfare. The American Public Welfare Association and the AFL-CIO were represented at the invitation of the Council of State Governments. The discussion group was led by Wilbur J. Cohen, Professor of Public Welfare Administration of the School of Social Work, University of Michigan.

The homogeneity of the group greatly facilitated the task of formulating recommendations on income maintenance and welfare services. Members "spoke the same language" and had common experiences. While the States that they represented had very different problems and very different resources for dealing with the needs of their aged population, the members of the group had long years of familiarity with each others' problems and experiences. Because these differences could, for the most part, be assumed instead of specifically stated, the group was able to concentrate from the very first session on common problems and common goals. This emphasis on unanimity is not intended as an implication that every member of the group endorsed every recommendation. While no specific votes were taken, the intensive discussion on certain recommendations made it clear that individual members had reservations—sometimes as to the goal and sometimes as to the feasibility of applying in their particular State or program what they recognized as desirable goals for all.

Recommendations on Income Maintenance and Welfare Services

The recommendations representing the consensus are presented below in

their entirety, as they appear in the group's official report.

Introductory

The Federal Government has the responsibility for enabling individuals to meet their basic income maintenance needs through the contributory OASI program and for sharing with the States the cost of public assistance programs. This responsibility includes the bridging of gaps in our existing insurance programs, both the retirement programs and those insuring against other risks, so that the individual resources of workers are not exhausted prior to old age by unemployment, disability and medical expenses.

Encouragement should be given to individuals to build up private savings in addition to the protection they have under OASI.

The State and local governments have the responsibility for efficient administration and operation of a wide variety of programs, and for the development and expansion of these programs in order to meet the needs of the population. They also share with the Federal Government the vital role of creating and testing new approaches and methods for meeting the problems of aging more completely, successfully and dynamically.

The recommendations of this report are directed to the special needs of the aging. They have been based on the fundamental assumption that the aged should be treated as part of the community and not as an isolated group. It is not intended that in carrying them out funds or services be diverted from other age groups. Programs which serve the interest and needs of the whole family are a major preventive for reducing problems in later years.

Old-Age and Survivors Insurance

The OASI program is the basic source of income for the retired individual. It is recommended that as a matter of principle OASI coverage be extended to all employed and self-employed. The program should be strengthened to provide more adequate income for retired individuals, their dependents and survivors.

It is the responsibility of the Federal Government to make changes as experience warrants, to fill existing gaps and to see that the program is effectively administered. Permanent and total disability insurance should be included as part of OASI.

Further consideration should be given to the question whether proportionately larger benefits should be provided those workers who continue their employment beyond the age at which they are entitled to benefits.

Private Resources

While the OASI program is the basic source of income-maintenance, every opportunity and encouragement should be provided for building upon this base through private resources, including pen-

sions, insurance, investments, savings and home ownership.

An essential requirement is therefore a strong and healthy economy which not only permits the accumulation of additional resources for old age but also protects such resources against depletion through depression or devaluation through inflation.

Private pensions are a valuable supplement to the basic social insurance benefits. Every effort therefore should be made to extend the coverage of these plans to additional workers and to facilitate arrangements for acquiring and maintaining rights accumulated in any job thus increasing the protection of these plans through pensions that more nearly reflect lifetime participation.

Voluntary health insurance should be made more widely available to the aged, for instance through arrangements for continuing health insurance after retirement, and the insurance should be suitably adapted to the needs of older persons, for example, through coverage of the costs of care in nursing homes.

Unemployment Insurance

The Unemployment Insurance program should be strengthened with respect to: (a) extension of coverage; (b) adequacy of benefit payments; (c) less restrictive qualifications. This is particularly important for older persons because when they become unemployed they are likely to be unemployed for a longer period, to exhaust savings needed for retirement, and ultimately to become dependent on public assistance.

Public Assistance

Federal and State maximums on individual assistance payments should be eliminated. This would permit payments to reach an adequate level and to be geared to current costs of living for all needy persons. It is recommended that Federal and State appropriations be adequate to achieve this objective.

Federal grants-in-aid to the States should recognize the comprehensive nature of public welfare responsibility by aiding the States in providing financial assistance and service not only for the aged, the blind, the disabled, and dependent children, but also for all other needy persons.

The category of Aid to the Permanently and Totally Disabled should be broadened through eliminating the restriction requiring a disability to be permanent and total and eliminating the age requirement.

The Federal Government should participate financially only in those assistance and other welfare programs which are available to all persons within the State who are otherwise eligible, without regard to residence, settlement, or citizenship requirements.

It is recommended that further attention be given to the level of property and other assets that assistance recipients are permitted to hold, and to consideration of exempting some earned income, as affected by both Federal and State law and policy.

Recommended, also, is re-study of the present restrictions in the Federal law pro-

hibiting the matching of payments to needy persons in specified types of institutions or with specified diseases, to see if change is indicated in the light of the developing situation and in the interest of best service to aged recipients.

Medical costs under public assistance.—While it has been recommended that maximums on individual payments be eliminated in assistance programs, as long as maximums continue to exist the Federal Government should share in the costs of meeting the special medical needs of elderly people, beyond the matching on maintenance payments. Provision for medical needs should be made in such a way as not to adversely affect levels of maintenance payments.

States are urged to include comprehensive provision for medical care needs for those individuals who are able to meet without assistance only their own maintenance needs.

Research and Program Development

The Federal Government has a continuing responsibility for assessing the protection provided by both insurance and assistance programs. This assessment should include:

1. Analysis and study of the values and the cost of adequate programs in relation to the ability of the economy to meet the cost. This must be related to analysis of the possibility of increasing the ability of the economy to meet the cost by raising production and employment levels and eliminating bottlenecks to its most efficient operation.

2. Study of the cost of human waste in terms of lost production and of dependency, including such costs as those for institutional care and public assistance. Comparison of the cost of preventing such waste with the cost of failure to prevent it.

The Federal Government has major responsibility for continuing evaluation of the adequacy of OASI benefits and payments of public assistance and other public income maintenance programs. To obtain the factual information necessary for such evaluation, we recommend that the Federal Government:

1. Conduct periodic sample surveys of the income, manner of living, spending patterns, and resources of OASI beneficiaries, assistance recipients, and other aged persons.

2. Develop and maintain up-to-date quantity-quality standards for specified levels of living for elderly persons, and provide current cost data for such levels of living.

Fulfillment of these two recommendations will, in addition, throw light on the reasons for the need for supplementing OASI benefits with assistance payments, and will provide a means of assessing the economic status of persons not receiving payments under such programs.

Another area in which further research is recommended is the development of data which permit estimates of the cost of health insurance for older persons and which take into account not only their longer duration of hospitalized illness but

also the possibility that there are offsets through suitable use of nursing homes and home care services.

Welfare Services

Aging persons like all other persons are social beings and as such, continue throughout their lives to need and want personal satisfaction through family and social responsibilities and relationships. The extent and degree to which the problems associated with aging affect individual aging persons are primarily dependent upon their individual personalities and the social factors of their environment. Welfare services are essential in assisting elderly persons to deal with the effects of aging and to maintain or return to a condition of living within the family and community which will afford them opportunities for personal satisfaction and social usefulness. Such services should be available to the needy and non-needy aging. To make these services available and effective over the Nation requires the fullest resources of both public welfare and voluntary agencies. In many instances, welfare services cannot be fully effective without the cooperation of other community resources relating to health, vocational rehabilitation, employment, and housing.

Currently, the public assistance programs offer an important resource for welfare services for the needy aged of the Nation. These programs operating in every county in the country are related to the individual needs and circumstances of the needy aging and therefore inherently have the responsibility and opportunity for providing welfare services to each needy aged person in accordance with his particular needs for such services. Currently, social services are not generally available to the non-needy aged either through public or voluntary social agencies.

Although it is recognized that the Nation-wide development of welfare services requires the combined efforts of voluntary and public agencies, the large number of aging persons needing services and the geographic coverage of public social agencies clearly indicate that a major role must rest with public welfare. This has specific implications for both Federal and State action:

1. There should be explicit recognition in the Social Security Act that welfare services are appropriate in the administration of assistance programs.
2. Significant extension of social services to the non-needy aging will depend upon the availability of Federal financial participation in the costs. Therefore Federal legislation is needed to provide funds for helping States to make such extension of services to the non-needy aging.
3. Responsibility also rests on the States and local governments to allocate more adequate funds for all the assistance programs so as to provide comprehensive services to the aging and other groups.
4. Educational opportunities should be increased for training workers in order to provide adequate social services for aging people. One essential in achieving this is

for the Federal Government to provide sufficient funds to assist States in increasing the supply of trained personnel.

5. Other public programs such as vocational rehabilitation and employment services, should be strengthened so that they can give greater emphasis to the use of their programs in serving aging persons.

6. State and local welfare departments should strengthen their protective, preventive and rehabilitative services to the aging. Such services include:

(a) Counselling older persons on the use of their own and the community's resources to meet their social, health and spiritual, as well as economic needs.

(b) Assisting older persons to remain in their own homes utilizing when needed such supplementary aids as homemaker services, nursing services, volunteers and other home care services.

(c) Helping older persons who need care which cannot be provided in the home, to locate and use sheltered care facilities suited to their needs and to return to their homes and communities when such care is no longer required. Maximum use should be made of foster home care when elderly persons cannot live in their own homes.

(d) Helping to maintain and strengthen family ties for the elderly and to maintain their roles in community life and their rights to community resources.

(e) Assisting elderly persons to make satisfying uses of their individual skills and interests, i.e., use of vocational rehabilitation, employment services, adult education and recreational resources.

(f) Providing individualized services for older persons through the use of combined medical and social diagnostic service as the basis for a plan of treatment related to the individual needs of each older person.

(g) Developing programs for the use of volunteers in providing appropriate supplementary services to the aging.

7. Federal, State and local agencies should:

(a) Stimulate the use of citizen participation in planning for the aging and providing leadership in the development of the needed community services.

(b) Assist in the development of improved standards of care in institutional programs, and recognize that adequate payments related to the level and type of care needed are essential. Help such facilities to develop programs related to the personal and social needs of the elderly residents.

(c) Develop cooperative working relationships with physical and mental health agencies to the end that the most effective use is made of medical and social resources.

(d) Provide leadership to the development of recreational facilities suited to the interests and needs of the aging.

Recommendations of the Other Groups

Only a brief summary of the major recommendations of the other five

groups can be given here. For the thinking behind these recommendations and for the complete text, the reader is referred to the forthcoming official report of the Conference.

Employment, Vocational Rehabilitation, and Retirement

1. Development of effective State and local programs to provide the special services, including counselling and placement services, for various groups of older workers who have widely varying needs.

2. Strengthening of vocational rehabilitation, training, and adult education programs for older workers in those States where such programs have not given sufficient attention to the needs of this group.

3. Development of educational programs—national, State, and local—to encourage employers to adopt plant policies that "ensure the employment and retention of older persons in employment as long as they are able and willing to work" and to stimulate employment opportunities for all "who are physically and emotionally able to meet reasonable standards of productive efficiency."

4. Intensive research, under Federal Government leadership, to provide more facts about the physical capacities and performance records of older workers, and use of these findings in educational programs to change traditional attitudes that arbitrarily block such workers from being considered for jobs they are able to do.

Physical and Mental Health

1. Federal, State, and private grant-in-aid funds for field studies and demonstrations of techniques designed to improve the health of the aged.

2. Grants to support, through a coordinator for aging, the development of teaching programs in the universities to incorporate basic concepts essential to the care and understanding of the aged in the curricula for students of the health and related disciplines.

3. Active rehabilitation of the aged to the maximum level of self-care, whether or not there is a vocational goal, as the key-stone of all programs.

Education and Recreation

1. That the U. S. Office of Education: (a) add sufficient personnel in the Adult Education Section to provide an effective program of research and service in education for aging; (b) undertake a comprehensive program of research in adult education in general, and in education for aging and the aged in particular; (c) take some leadership in promoting the training of teachers and lay leaders in the field of aging; (d) vigorously promote general adult education in such manner as to assure the inclusion of education for aging; (e) carry out its coordinating, clearinghouse, and consultative functions.

2. That government agencies on all levels expand and coordinate their recreational

(Continued on page 31)

Old-Age and Survivors Insurance: Employment of Aged-Widow Beneficiaries Before Receipt of First Benefit*

THREE out of every 10 persons aged 65 and over in the United States are widows. The lower mortality rate of women compared with that of men, the fact that on the average wives are younger than their husbands, and the lengthening life expectancy of the population, all combine to increase the importance of widowhood as a problem in old age.

Recognition of this problem led Congress in 1939 to provide widow's benefits under old-age and survivors insurance. Widows whose husbands die fully insured are eligible, if aged 65 or over, to receive benefits three-fourths as large as the husband's primary insurance amount.

Most widows, however, are under age 65 when they lose their husbands. Half the women becoming widows in an average year are under age 56; a fourth of them are under age 45.¹ Widows under age 65 who are mothers with children under age 18 in their care and whose husbands were fully or currently insured when they died are eligible for mother's benefits. The mother's benefits are payable while the widow remains unmarried but only until the youngest child reaches age 18. The widow then receives no benefits under the program until she reaches age 65, when, if her husband died fully insured, she becomes eligible for widow's benefits.

Thus between the time the youngest child reaches age 18 and the time the widow reaches age 65, no monthly benefits are payable to the widow under the program. Women who are under age 65 when they are widowed and who do not have minor children in their care are not eligible for

monthly benefits under the program until they reach age 65.²

How widows manage between the termination of the mother's benefits and receipt of the widow's benefits at age 65 or between the death of the husband and the time they attain age 65, as well as the extent to which this waiting period involves economic hardship, has been a matter of concern. The view is generally held that women widowed in their late fifties or early sixties who had been homemakers most of their lives are not often successful in obtaining employment. On the other hand, it is argued that the extent of this problem is narrowing; that, because of the increased opportunities for employment during and since World War II, many women widowed before age 65 are already in the labor force or have been absent from it for only a brief period.

In the fall of 1951 the Bureau of Old-Age and Survivors Insurance made a national survey³ of a representative sample of aged beneficiaries, including 2,553 widows aged 65 or over who were entitled to widow's benefits at the end of 1950. Fully satisfactory answers to the questions of how widows fare in the interval between their husband's death and the receipt of widow's benefits would require more data than were obtained in the national survey. Information from the survey is limited to data on the benefit status of the aged-widow beneficiaries at the time of the hus-

band's death and on their employment status immediately before the husband died and between the time of his death and the date the widow became entitled to benefits.

Age of Widows at Husband's Death

The facts pertinent to the present analysis—the benefit status of the widow at the husband's death, length of time between his death and receipt of widow's benefits, and whether the widow was employed in the year before her husband's death and in the interval between his death and her first widow's benefit—are directly related to the widow's age at the time of her husband's death.

Under the provisions of the Social Security Act, the widow of an insured worker is entitled to aged-widow benefits when she attains age 65, but only if her husband died in 1940 or later. Thus, a woman receiving aged-widow benefits at the end of 1950 must have been at least 54 years old at the time of her husband's death. Data from the survey, therefore, give no information about widows who were under age 54 when the husband died.

Three-fifths (62 percent) of the aged widows in the sample were aged 65 and over at the time of the husband's death and therefore eligible to receive survivor benefits immediately: 36 percent were aged 65-69; 18 percent, 70-74; and 8 percent, 75 or over. Thirty-eight percent were under age 65 when widowed: 9 percent were aged 54-59; 9 percent were 60-61; 12 percent, 62-63; and 8 percent were aged 64.

Because of the eligibility provisions of the Social Security Act and the length of time the program had been in operation, the sample of aged-widow beneficiaries includes relatively few who were widowed in their

* Prepared in the Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

¹ "Widowhood and Its Duration," *Statistical Bulletin* (Metropolitan Life Insurance Company), September 1953.

² Effective November 1956, under the 1956 amendments to the Social Security Act (Public Law No. 880, 84th Congress), benefits are payable to widows at age 62.

³ For a description of the survey and of the characteristics of the beneficiaries, as well as other findings of the study, see the *Social Security Bulletin* for August 1952, June and August 1953, April and August 1954, May and July 1955, and May 1956.

fifties or early sixties. Women widowed at age 54 and on the rolls in December 1950 could have been widowed in only the one year, 1940; those widowed at age 55 and on the rolls in 1950 must have been widowed in 1940 or 1941; those widowed at age 56 must have widowed in 1940, 1941, or 1942; and so on. Women widowed at age 65 and over, it is clear, could have been widowed in any of the years 1940 through 1950.

Time Between Husband's Death and Receipt of Widow's Benefits

Forty percent of the aged widows in the study were not awarded widow's benefits for the month in which the husband died. Some widows over age 65 when the husband died did not apply for benefits immediately on his death, and some under age 65 when they became widowed did not apply for benefits immediately on reaching that age. For the great majority, however, the length of time between the month of the husband's death and the month for which the first widow's benefit was paid was dependent on their age when the husband died. For widows on the rolls in September 1950, the longest possible period between the month of the husband's death and the month of the first widow's benefit payment was about 11 years.

Among the aged-widow beneficiaries who were not immediately entitled, 4 percent became entitled to benefits in the month after the husband's death, 13 percent in less than 6 months, 21 percent in less than a year, 40 percent in less than 2 years, and 52 percent in less than 3 years (table 1). For 31 percent of all the aged widows, however, the waiting period between the husband's death and their entitlement was 1-11 years, for 19 percent it was 3-11 years. As the program matures, however, aged-widow beneficiaries will include many women widowed at earlier ages, who consequently will have had longer periods to wait before they become entitled.

Sixty percent of the aged widows studied became entitled to survivor benefits in the month of the husband's death. One-third of all wid-

ows in the study had been receiving wife's benefits at the time the husband died, and the wife's benefit was automatically converted to a survivor benefit without any break in benefit payments. Twenty-seven percent were widowed after their sixty-fifth birthday and had not been receiving wife's benefits—in most instances because the husband was employed and did not file for benefits. They were awarded survivor benefits beginning with the month in which the husband died. Two-thirds were entitled to survivor benefits immediately or within 6 months of the husband's death. Two percent of the widows were aged 65 or over when the husband died but were not awarded benefits immediately.⁴

Employment Before Husband's Death

Whether or not the widow was employed in the year before her husband's death may have an important bearing on her subsequent employment. The older woman finds more ready entrance into the labor force if she has had recent experience. Information concerning employment before the husband's death was obtained only for the widows who had not received a wife's benefit—67 percent of all aged widows in the study. Women who had received a wife's benefit would automatically be given a widow's benefit, and the death of the husband would in no case result in complete loss of income.

It should be borne in mind that the information dealt with in this analysis does not relate to all widows of insured workers in the study but only to those receiving widow's benefits. The national survey included 4,000 widows aged 65 or over. Of this num-

⁴ The widows aged 65 or over at the death of the husband who were not awarded widow's benefits immediately had delayed filing until at least the fourth month after the month in which the husband had died. If they had filed before the fourth month, their entitlement would have been made retroactive to the month of the death. Between November 1950 and August 1954, benefits were paid retroactively for 6 months, and beginning September 1954, an additional month of retroactive payments was added each month until February 1955, when payments were made retroactive for 12 months.

Table 1.—Percentage distribution of aged-widow beneficiaries by length of waiting period between month of husband's death and month for which first widow's benefit was paid, 1951 survey

Length of waiting period	Total	Age of widow at husband's death	
		Under 65	65 or over
Total number ¹	2,542	952	1,590
Total percent.....	100.0	100.0	100.0
No waiting period.....	60.2		96.2
Waiting period.....	39.8	100.0	3.8
Number with waiting period.....	1,012	952	60
Total percent.....	100.0	100.0	² 100.0
1 month.....	3.7	2.0	² 30.0
2-5 months.....	9.2	7.4	² 38.3
6-11 months.....	8.4	8.1	² 13.3
1 year but less than 2.....	18.7	19.2	² 10.0
2 years but less than 3.....	12.5	13.1	² 1.7
3 years but less than 4.....	11.5	12.2	
4 years but less than 5.....	10.6	11.0	² 3.3
5 years but less than 6.....	8.7	9.1	² 1.7
6 years but less than 7.....	6.5	6.8	² 1.7
7 years but less than 8.....	4.0	4.2	
8 years but less than 9.....	4.0	4.2	
9 years but less than 10.....	1.8	1.9	
10 years.....	0.7	0.7	

¹ Number reporting on all items in this table.

² Percentage distribution computed on small base and therefore subject to large sampling variation.

ber, 61 percent were entitled to widow's benefits; 36 percent had been awarded old-age benefits based on their own wage records; and 3 percent were receiving benefits based on both their husband's and their own wage records.⁵ Undoubtedly a significant number of the widows entitled on their own wage records were widows of insured wage earners, but the data from the survey do not provide information on this point.

It is probable, of course, that a larger proportion of the widows entitled on their own wage records than of the widows entitled to survivor benefits had been employed before their husbands died, and most of the widowed old-age beneficiaries had no doubt been employed after their husband's death. Widows entitled on their own wage records were not asked their age at the time the hus-

⁵ A woman eligible to receive both an old-age and a survivor benefit is always awarded the old-age benefit. If it is smaller than the widow's benefit based on her husband's record, the difference between the two amounts is added to her old-age benefit. In effect, she receives the larger of the two benefits.

band died, but it is likely that, as a group, they were widowed at younger ages than the aged-widow beneficiaries. In any event, all the widowed old-age beneficiaries had been employed. At present the aged-widow beneficiaries therefore represent for the most part women who were widowed after age 65 or those widowed before age 65 who either were unsuccessful in obtaining employment or had not worked long enough or at high enough wages to become entitled on their own wage records.⁶

Of the approximately 1,700 widow beneficiaries in the study who had not received a wife's benefit, only 5.5 percent had worked for wages or had been self-employed in at least 4 weeks in the year preceding the husband's death. At the time the husband died, this group ranged in age from 55 to 74; as would be expected, the proportion employed was smaller for those past 65. For every 100 in each age group at the time of the husband's death, 8 of those aged 55-59, 7 of those aged 60-64, and 3 of those aged 65 and older had been employed in the year before they were widowed. The women widowed before they reached age 65 were more likely to have been employed if the husbands had been beneficiaries (11 percent) than if the husbands had not been entitled to benefits (6 percent). The husbands who were not beneficiaries presumably were working, and their incomes no doubt more nearly met the needs of the couples than did the incomes when the husbands were beneficiaries. Nevertheless, the large majority of widows who were under age 65 as well as those aged 65 and over at the time of the husband's death had not been employed in the preceding year.

Employment Between Husband's Death and Receipt of Widow's Benefits

Most (83 percent) of the 1,012 widows who had a waiting period between the month of the husband's death and the month of their first widow's benefits had no gainful em-

ployment in this period. Only 17 percent of them reported some employment; they represented 7 percent of all the widows in the study. One-third of the total number had a waiting period and no employment in the period.

The proportion employed in the waiting period was directly related to the age at which the women were widowed. From 26 percent for women widowed at age 55-60, the proportion with employment dropped to 6 percent for those widowed at age 64 (table 2).

Data on employment both before the husband's death and during the waiting period are available for these 1,012 widows. The data show that most of the aged-widow beneficiaries who had been employed in the year before the husband died also worked in the interval between his death and receipt of widow's benefits; in contrast, relatively few of those who had not been employed previously worked during the waiting period. This contrast between the two groups is shown in the following tabulation.

Age of widow at husband's death	Percent of widows employed in waiting period	
	Employed in year before husband's death ¹	Not employed in year before husband's death
Total.....	77	12
55-59.....	82	21
60-64.....	74	11
65-69.....	94	18
70-74.....	78	11
75-79.....	50	2
80 or over.....	83	12

¹ Percentages computed on a small base and therefore subject to large sampling variations.

Only one-fifth of the widows with a waiting period worked either in the year before the husband died or in the waiting period, or in both. The data do not permit general conclusions on the difficulty that older women with no recent employment have in entering the labor market because many of the women who were successful in getting jobs became entitled on their own wage records and were not included among the aged-widow beneficiaries in the survey. The study indicates, however, that at pres-

ent women awarded survivor benefits are, for the most part, those who have not been employed either in the year before the husband died or in the waiting period.

Forty-four percent of the widows employed in the period between the husband's death and entitlement to survivor benefits worked in domestic and personal service jobs. The other types of employment were clerical, 14 percent; operating a rooming house or boarding house, 12 percent; sewing, 6 percent; professional, factory, and sales, each 5 percent; and all other, 9 percent. Most of the work was performed away from home. Approximately 83 percent were employed entirely outside the home, and 15 percent at home. Less than 3 percent were employed both at home and away from home; for the most part these were women who supplemented income from roomers or boarders by such work as baby-sitting, canvassing, or sewing.

Information concerning the number of years in which the widow had employment and the amount of earnings in those years was obtained only for the 116 widows who had not worked in the year before the death of the husband. This group made up 67 percent of all those employed in the interval between the husband's death and the receipt of benefits. Presumably the others—the 33 percent with recent employment before the husband's death—were more fully employed and had larger earnings than those who had not recently been gainfully employed at the time of the husband's death.

In addition, information on years worked and amount of earnings was obtained only for whole calendar years, excluding the year of the husband's death and the year of the first benefit payment.

If, for example, the husband died in 1945 and the widow became entitled in 1947, only 1 calendar year was considered in counting the number of years employed and the amount of earnings.

Most of the 104 widows from whom information on number of years of employment and earnings was obtained had worked throughout most of the waiting period. Three-fifths had some employment in each of the

⁶ Hereafter in this analysis, the term "widow" refers to a woman aged 65 or over who was entitled to benefits based on her deceased husband's wage record.

intervening years, but most of this group had only 1-3 intervening years. Only two-fifths of those with 5-9 intervening years had employment in each calendar year. On the average, these 104 widows reported working in more than seven-tenths of the years in their waiting periods. The average number of full calendar years in the waiting period was 4.0, and the average number of calendar years in which the widows worked was 2.9.

Because information on annual earnings received anywhere from 1-10 years earlier could be obtained in only the most general terms, widows were asked to report whether their earnings in a particular year fell in one of three income classes: Less than \$300, \$300-\$599, and \$600 or more.

Most of the widows for whom this information is available reported low earnings. Only 27 percent earned \$600 or more in each year that they were employed during their waiting period, and 14 percent earned that much in 1 or more years but not in all the years of their employment. Thirty-five percent reported they had earned less than \$300 in each of the calendar years in which they were employed; 18 percent, \$300-\$599 in each of the years; and 6 percent, less than \$300 in some years and \$300-\$599 in other years.

Summary and Conclusions

Information obtained from some 2,500 aged widows in the fall of 1951 indicates that at present survivor benefits are paid in the main to women who are widowed after they have passed their sixty-fifth birthday and to women widowed at younger ages who have not been employed in the interval between the death of

Table 2.—Number of aged-widow beneficiaries with waiting period between month of husband's death and month for which first widow's benefit was paid, and the number and percent of those employed in waiting period, by age of widow at husband's death, 1951 survey

Age of widow at husband's death	Widows with waiting period		
	Total number	Employed in waiting period	
		Number	Percent
Total.....	1,012	173	17.1
Under 65.....	952	167	17.5
Under 60.....	221	37	25.8
55-57.....	91	21	23.1
58.....	51	11	21.6
59.....	79	25	31.6
60-64.....	731	110	15.0
60.....	108	28	25.9
61.....	115	25	21.7
62.....	127	25	19.7
63.....	178	20	11.2
64.....	203	12	5.9
65 and over.....	60	6	10.0

¹ Percentage computed on small base and therefore subject to large sampling variation.

the husband and their attainment of age 65 and entitlement to widow's benefits.

Although three-fifths received their first widow's benefit for the month of the husband's death, as many as two-thirds received their first benefit either for that month or within 6 months after the husband died. Two-fifths of the widows had a waiting period between the month of the husband's death and the receipt of their widow's benefit; one-fifth had waiting periods of less than 3 years; and one-fifth, from 3 years to almost 11 years.

One-third of all the widows in the study were not entitled to widow's benefits immediately upon the death of the husband and had no employ-

ment during the waiting period; less than one-tenth had a waiting period and earnings in that period.

Of the widows with a waiting period, less than a fifth had worked during this period. Women widowed at younger ages were more likely to have been employed than those widowed when they were close to age 65. At every age, the widows who had worked before the husband's death were employed in the waiting period in markedly larger proportions than those who had not been employed previously.

The earnings of the widows employed in the waiting period but not before the husband's death were characteristically low. Only 27 percent of those with earnings reported \$600 or more in each calendar year that they were employed during the waiting period. Three-fifths earned less than \$600—most of them less than \$300—in each calendar year in which there were earnings.

Aged-widow beneficiaries now on the rolls have, no doubt, the same general characteristics as those studied in the 1951 beneficiary survey. As the old-age and survivors insurance program matures, the aged-widow beneficiaries will include women widowed at successively younger ages and therefore with longer waiting periods. Counterbalancing this trend is the increasing proportion of married women who are employed and whose retirement benefits will exceed their survivor benefits. It is probable, nevertheless, that during the next 10 or 20 years, as at present, the large majority of women awarded widow's benefits will have had little or no recent employment experience.

President's Commission on Veterans' Pensions: Recommendations

by MICHAEL S. MARCH*

In April 1956 the President's Commission on Veterans' Pensions submitted its report, Veterans' Benefits in the United States: Findings and Recommendations. As part of the Bulletin's continuing effort to report developments in the major income-maintenance programs, the following pages present a summary report by the technical adviser to the Commission, taken from the Findings and Recommendations and other reports made by the Commission.

THE President's Commission on Veterans' Pensions, established by Executive Order No. 10588 of January 14, 1955, was instructed to make a comprehensive study of the laws and policies concerning pensions, compensation, and related non-medical benefits for veterans and their dependents. It was also asked to make recommendations for policies to guide the granting of such benefits in the future.

The Executive order set a broad framework by specifying that in its study the Commission should appraise the structure, scope, and administration of the various veterans' programs, with particular attention to:

- (a) Changes in basic military, social, fiscal, and economic factors in our society affecting the role of these benefits.
- (b) The conditions under which benefits should be provided to different categories of veterans.
- (c) The relationship of various veterans' benefits to each other, to benefits for persons still in the military service, and to the broader social security and other benefits which are provided to persons without regard to their status as veterans.

The seven public members of the Commission, headed by General of the Army Omar N. Bradley, were appointed on March 5, 1955. The Commission functioned actively from

March 28, 1955, to May 22, 1956. Its 415-page report to the President was issued on April 23, 1956.¹

This report was based on extensive research into factors conditioning the need for veterans' benefits—such as conditions of military service, comparative economic and social status of veterans, attitudes of veterans—and into more specific matters relating to particular benefits, including pensions, compensation, and readjustment aids. Much of the information has never before been available. In addition, 12 factfinding reports prepared by the Commission's staff are being issued as Committee Prints by the House Committee on Veterans' Affairs.² The Committee has held general hearings on the Commission's report, but no legislation to carry out its recommendations has been drafted and none is likely to be until after the executive agencies have completed their review of the recommendations.

General Findings and Recommendations

Findings

Five main points are highlighted by the Commission's general findings.

1. Veterans' programs are on the whole meeting veterans' needs effectively. In many specific areas,

¹ President's Commission on Veterans' Pensions, *Veterans' Benefits in the United States: Findings and Recommendations*.

² For a list of the reports see *Hearings before the Committee on Veterans' Affairs, House of Representatives, 84th Congress, Second Session, on the Report of the President's Commission on Veterans' Pensions, April-May 1956*.

however, the Commission felt improvements were possible, and it made 70 recommendations.

2. Veterans as a group are in better circumstances than nonveterans in comparable age groups. Both the veterans of World War II and those of the Korean conflict, who received GI bill benefits, as well as the older World War I veterans, have more education than nonveterans, according to data from the Bureau of the Census, and likewise higher incomes and better jobs. As a result, veterans as a group can better provide for their own economic security than nonveterans.

3. Basic conditions affecting veterans' benefits have greatly changed in the past several decades. The number of veterans has increased fivefold since 1940—from 4.3 million in that year to 22 million at the present. In 1940, veterans and their families represented only 11 percent of the whole population. Today, they constitute 45 percent—49 percent if persons in the Armed Forces and their families are included. Veterans are no longer a minority. By 1965, wartime veterans, peacetime ex-servicemen, and servicemen, with their families, will total 99 million and make up 52 percent of the population (chart 1).

Data assembled for the Commission by the Department of Defense indicate that conditions of military service have improved for the men serving in recent conflicts. Selective Service helps equalize burdens by imposing the requirement of military service on all strata of society. The Military Establishment has grown more technical and complex and requires that more and more of the personnel be in occupations parallel to those in civilian life. During the Civil War, 93 percent of the enlisted men were in jobs of a military nature; during World War II, 39 percent; and in 1955, 25 percent. Training on an extensive scale is carried on in the Armed Forces to develop the needed

* Technical Adviser to the Commission. The article is based largely on the Commission's reports and summaries issued by the Commission, but the writer assumes responsibility for the interpretations.

specialists. The skills used or acquired in military service increasingly have value in civilian life. At the same time, benefits and compensation of military personnel have been increased. When compensation "in kind" and through special allowances and tax exemptions is considered, "gross" military pay for the average man in uniform (\$4,000 in 1955) compares favorably with that of the average civilian nonagricultural worker (\$3,800 in 1954). Even in the past, the disparity has been less than is customarily assumed.

Still more striking has been the continuing drop in mortality rates in recent wars. During the Civil War, 104 deaths occurred in military service per 1,000 man-years; the ratios were 35.5 during World War I, 11.6 during World War II, 5.5 during the Korean conflict, and, in the fiscal year 1954-55, only 1.7 per 1,000 man-years. Military service, of course, still has many adverse factors, but conditions have improved greatly for the serviceman.

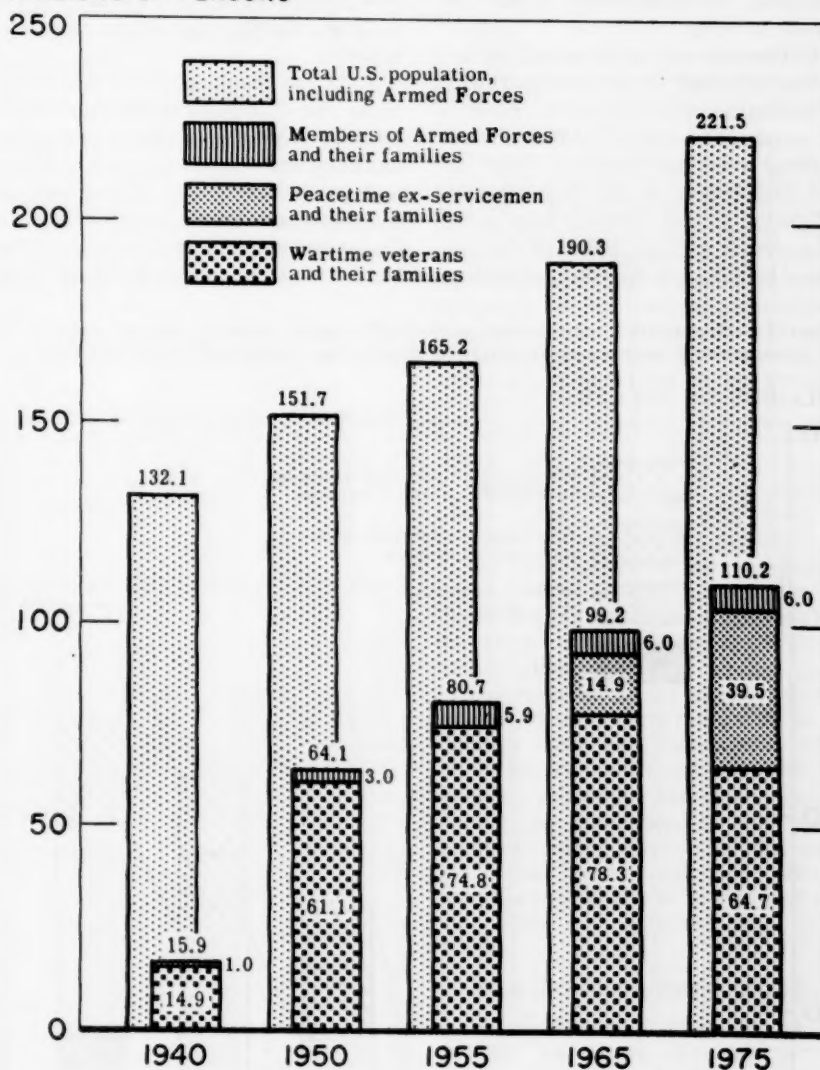
Another survey made for the Commission by the Bureau of the Census found that veterans regard their military service as more helpful than is commonly supposed. A national sample of veterans in all age categories showed that 41 percent regard their military experience as helpful in later life, 50 percent view it as neither helpful nor harmful, and only 9 percent believe it was a handicap. Of the 9 percent, two-thirds consider it a permanent handicap.

Changes in the nature of warfare are making the old concept of "veterans" obsolete. Peacetime conscription, total war, and the threat of atomic warfare tend to blur or erase the line between the man in uniform and the civilian. New and effective readjustment benefits have been developed to help veterans immediately after discharge. This type of benefit was first provided for veterans of World War I in the form of vocational rehabilitation benefits³ and was extended in broadened form for

³ Though World War I veterans did not receive readjustment benefits, in the 1930's they all shared in a substantial bonus payment (adjusted compensation) of \$3.8 billion.

Chart 1.—Estimated number of persons in families of male wartime veterans, peacetime ex-servicemen,¹ and servicemen and estimated total United States population, June 30 of selected years, 1940-75

MILLIONS OF PERSONS



With service since Feb. 1, 1955.
Source: Veterans Administration, the Bureau of the Census, and the Department of Defense.

both disabled and nondisabled veterans of World War II and the Korean conflict. The benefits under the Servicemen's Readjustment Act of 1944 and the Veterans' Readjustment Assistance Act of 1952—principally, education and training, unemployment allowances, and loan benefits—have given constructive assistance to newly discharged veterans when they needed it most. This assistance in achieving successful readjustment, the Commission held, has basically discharged the Government's obligation to non-disabled veterans and eliminated the

need for special lifetime preferences or pensions for them.

In addition, new general social security programs are increasingly meeting the economic security needs of veterans as well as nonveterans. Special pension programs for veterans arose in the nineteenth century when the poorhouse was the main recourse for the needy. Since 1935, extensive social security programs have been developed. In a decade or so, 9 out of 10 men—veterans and non-veterans alike—reaching age 65 will be eligible for old-age and survivors

insurance benefits. The availability of these benefits profoundly affects the veterans' non-service-connected pension program, which historically has been the most costly of all veterans' benefits.

4. Present veterans' programs are not a "system." They have grown up piecemeal over many years. There is no consistent national philosophy regarding veterans' benefits. The nature and extent of the Government's obligation to war veterans have never been clearly defined. Many of the veterans' benefits are based on precedent

and do not take into account fundamental changes in military and social factors, the development of new veterans' programs, or the emergence of new general social welfare benefits of a type closely related to veterans' benefits.

5. As the result of these considerations, the Commission concluded that there is need for positive leadership on veterans' programs and policies and for better coordination, both in the Veterans Administration and in the executive branch generally. The lack, it felt, is especially great with

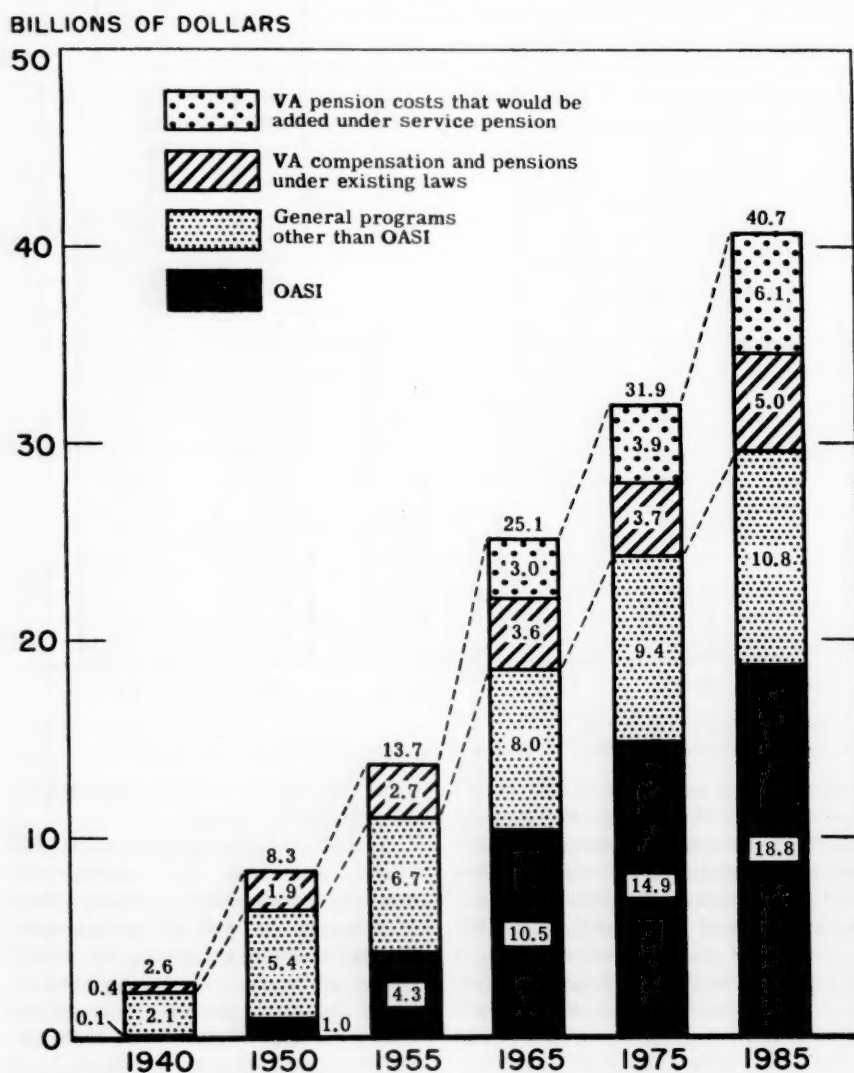
respect to using the Government's total resources in meeting the needs of veterans and in fitting special veterans' programs into a pattern consistent with the more general programs.

Much of the Commission's analysis centered on the problem of the overlap between veterans' non-service-connected pensions and the general social security programs. In this connection, the Commission analyzed at length the past, present, and future costs of veterans' benefits under both existing and assumed future legislation. Table 1 indicates that under present laws and regulations there will be a gradual increase in Veterans Administration outlays in the next 30 years, largely as a result of the continuing growth in non-service-connected pension payments; at the end of that period they will be four times the amount paid in 1955.

Traditionally, of course, this country has granted so-called service pensions for veterans and their widows, based solely on a requirement of minimum wartime service—usually 90 days or less. At present such pensions are being paid for service in the Spanish-American and earlier wars. The Commission's figures in the lower part of table 1 assume service pensions of \$100 monthly for all war veterans at age 65 and of \$65 for widows of deceased war veterans. On this basis, there would be a sixteenfold increase in non-service-connected pensions by the year 2000, and total Veterans Administration expenditures would increase from \$4.4 billion in 1955 to \$14.9 billion in 2000.

The Commission also studied the total expenditures under public programs for income maintenance. This analysis is summarized in chart 2, which shows income-maintenance payments under all public programs. The data given are for compensation and pensions under the Veterans Administration programs and for payments under other public income-maintenance programs (Federal, State, and local). The projected figures are on the basis of existing legislation, with two exceptions: assumptions made by the Commission for (1) disability benefits under old-age and survivors insurance at age 50 (amounting to less than \$1 billion by

Chart 2.—Payments (actual and projected) under Federal, State, and local government income-maintenance programs,¹ selected years 1940-85²



¹ Old-age and survivors insurance, public assistance, railroad and military retirement, workmen's compensation, unemployment insurance, and State and local government retirement programs.

² Data for Veterans Administration programs are on a fiscal-year basis.

Source: Veterans Administration, the Department of Labor, and the Department of Health, Education, and Welfare.

1985), and (2) veterans' service pensions at increased rates.

As the chart shows, there has been a relatively rapid expansion in expenditures for both veterans' and general programs since 1940. Moreover, outlays under the general programs are expected to increase from \$11 billion in 1955 to \$29.6 billion in 1985, with a quadrupling of old-age and survivors insurance payments accounting for most of the increase. During the same period, compensation-pension payments made by the Veterans Administration would increase from \$2.7 billion to \$5 billion under present laws and to more than \$11 billion if a service pension were to be provided.

The annual expenditures per capita for the income-maintenance programs show an increase from \$18 in 1940 to \$83 in 1955 and to \$156 by

1985. The Commission's estimates also indicate that, even with an expanding national income, the total income-maintenance expenditures would increase from 4.3 percent of national income in 1955 to 8.3 percent in 1985.⁴

Recommendations

The Commission outlined in its first nine recommendations a set of guiding principles, based on its studies, for the future national policy toward veterans. It made the following summary of these guidelines.

1. Military service is an obligation of citizenship. It should not in itself be

⁴ In this calculation it was assumed that the benefit outlays would increase in the future, because of program liberalizations, at half the rate of increase in national productivity per man-hour.

considered a basis for special privilege and benefits.

2. Veterans' benefits are a means of equalizing significant sacrifices that may result directly from military service.

3. The Government should adopt a positive policy of meeting fully and promptly the needs of veterans resulting from service.

4. Service-connected death or disability benefits should be accorded the highest priority. Readjustment needs are almost equal in importance. Veterans' nonservice-connected needs should be met when possible through programs for the general population; the nonservice-connected veterans' programs retained only to meet minimum needs not covered by general programs.

5. Veterans with equal handicaps should have equal treatment.

6. Benefits for veterans with similar needs should, in most programs, be uniform throughout the country.

7. We must bear our own responsibilities. We should not burden a future generation with obligations we ourselves are not willing to shoulder.

8. We should keep the whole range of our national needs in perspective, so our veterans' programs will be in balance with each other and with other general programs.

9. Our national veterans' policy should be developed in the open forum of public discussion. The people should be given complete factual information on the economic and social status of veterans and their needs.

Specific Recommendations

The Commission centered its attention on three program areas: service-connected disability benefits, readjustment benefits, and non-service-connected disability and death pensions. It also devoted substantial attention to survivor benefits with respect to service-connected deaths and veterans' insurance programs, benefits for peacetime ex-servicemen, and the administration of veterans' benefits, particularly from the standpoint of programming in the executive branch. Various other studies were also made.

Compensation for Service-Connected Disability

The veterans' disability compensation program is the largest disability

Table 1.—Budget expenditures of the Veterans Administration, selected fiscal years, 1920-2000

[In millions]

Fiscal year	Total	Service-connected disability compensation ¹	Service-connected survivors' benefits ²	Non-service-connected pensions to veterans and dependents	Medical, hospital, domiciliary care, including construction costs	Readjustment and rehabilitation benefits	Administrative and miscellaneous benefits
<i>Actual</i>							
1920.....	\$494	\$85	\$141	\$209	\$6	\$35	\$18
1930.....	639	170	157	214	69		29
1940.....	558	184	80	185	88	(³)	21
1941.....	553	187	75	187	88	(³)	21
1942.....	556	189	74	184	86	(³)	23
1943.....	606	190	107	191	89	(³)	29
1944.....	744	228	188	191	103	1	33
1945.....	2,085	382	1,253	235	118	41	56
1946.....	4,425	744	1,613	254	248	1,401	165
1947.....	7,467	1,171	1,069	332	573	3,863	459
1948.....	6,497	1,202	384	386	551	3,572	402
1949.....	6,660	1,181	381	424	709	3,588	377
1950.....	6,627	1,229	784	476	750	3,065	323
1951.....	5,296	1,205	361	520	700	2,219	291
1952.....	4,930	1,203	560	560	776	1,574	257
1953.....	4,332	1,337	479	662	752	861	241
1954.....	4,229	1,364	472	718	762	715	198
1955.....	4,405	1,432	464	800	718	800	191
<i>Estimated</i>							
Under present laws:							
1960.....	4,697	1,436	534	1,340	814	398	175
1965.....	4,679	1,395	584	1,704	824	19	153
1970.....	4,568	1,348	555	1,720	823	-31	153
1975.....	4,766	1,295	529	1,971	822	-8	157
1985.....	6,002	1,133	434	3,442	825		168
2000.....	5,813	859	324	3,632	807		171
Under assumed laws:							
1960.....	6,836	1,388	535	3,526	814	398	175
1965.....	7,697	1,334	584	4,783	824	19	153
1970.....	7,797	1,297	555	5,000	823	-31	153
1975.....	8,625	1,247	529	5,877	822	-8	157
1985.....	12,129	1,052	434	9,650	825		168
2000.....	14,900	770	324	12,828	807		171

¹ Includes World War I emergency officers' disability retirement. For wars before World War I, all compensation expenditures are included under pensions.

² Includes death compensation, indemnities, and reimbursements to National Service Life Insurance

and United States Government Life Insurance trust funds.

³ Less than \$500,000.

Source: Veterans Administration and President's Commission on Veterans' Pensions.

program in the country and also the largest program operated by the Veterans Administration. It is now paying benefits of \$1.4 million annually to nearly 2.1 billion veterans, of whom 6 percent are rated as 100-percent disabled and 57 percent have a rating of 20-percent disability or less. Disability must have been caused or been aggravated by service to be compensable; however, statutory prescriptions of various sorts grant "presumptions" of service connection.

Two bases for awarding benefits are used. First, all veterans are rated for percentage of disability according to the Veterans Administration's *Schedule for Rating Disabilities*. This schedule is, by law, based on the average impairment of earning capacity, and the ratings are in 10 intervals, ranging from 10-percent disability to 100-percent. The monetary compensation rates set by law range from \$17 a month for a 10-percent rating to \$181 for total disability, plus extra dependents' allowances that may be as high as \$91 monthly for veterans disabled 50 percent or more. (These are the rates for wartime cases; peacetime cases receive 80 percent of the wartime rates.)

Second, specific statutory awards are made for certain, stated disabilities. These awards are of two kinds: rates of \$47 monthly, paid in addition to the basic percentage awards for the loss or the loss of use of a hand, foot, or creative organ or for blindness in one eye; and higher rates, paid in lieu of the basic percentage awards for various, often more serious, conditions. In the second group are wartime awards of \$279-\$371 monthly for the loss or the loss of use of both hands, both feet, or one hand and one foot, or for blindness in both eyes; and rates of up to \$420 monthly (plus extra allowances for dependents) for other, more serious disabilities. In addition, there is by statute a lifetime compensation of \$67 monthly for arrested tuberculosis.

For the Commission's investigations in this field, data from more than 12,000 veterans on the disability compensation rolls were obtained by a survey made to ascertain their incomes, occupational and employment status, and related characteristics.

This information was then compared with data on income and other characteristics secured by the Bureau of the Census from a sample of more than 7,000 veterans, selected from the general population. The comparison of median total incomes for the year ended September 30, 1955, is shown in table 2.

The *Schedule for Rating Disabilities* has not been revised thoroughly since 1945. The Commission obtained responses to a substantial questionnaire regarding this schedule from 155 medical specialists throughout the country. Mortality rates of the veterans on the compensation rolls were also studied for the first time, and considerable background research was carried out, particularly on the history of the program, its comparison with workmen's compensation, and its relation to rehabilitation.

From these studies the Commission concluded that the disability compensation system is working fairly well but needs to be brought up to date so

Table 2.—Median total income of veterans receiving disability compensation under Veterans Administration program and of all veterans in total population, by age and disability group, year ended September 30, 1955

Age and degree of disability	All veterans (disabled and nondisabled) ¹	Veterans receiving VA disability compensation ²	Percentage difference
Total.....	\$4,068	\$3,940	-3
Age:			
Under 25.....	2,260	2,255	(3)
25-34.....	4,126	4,118	(3)
35-44.....	4,525	4,111	-9
45-54.....	4,066	3,793	-7
55 and over.....	3,505	3,072	-12
Degree of disability: ³			
10 percent.....		4,051	(3)
20 percent.....		3,923	-4
30 percent.....		3,857	-5
40 percent.....		3,956	-3
50 percent.....		4,038	-1
60 percent.....		4,106	+1
70 percent.....		3,930	-3
80 percent.....		4,294	+6
90 percent.....		5,066	+25
100 percent.....		2,888	-30

¹ Data from the 7,100 respondents in the survey of veterans in the civilian noninstitutional population made by the Bureau of the Census for the Commission.

² Data from the survey of veterans (more than 12,000 respondents) on the disability compensation rolls of the Veterans Administration.

³ Less than 0.5 percent.

⁴ Figures in the last column represent the percentage difference between \$4,068—the median total income of all veterans—and the median total income of disabled veterans for each of the 10 disability groups.

that it will incorporate the latest advances in medical science and rehabilitation techniques. The Commission endorsed the present method of compensation, in which the amount is based on average impairment of earning capacity, but proposed consolidation of the statutory awards into a single, comprehensive rating schedule scale with allowances for social inadaptability, shortened life expectancy, loss of physical integrity, and related factors. It also suggested, in view of the relatively low median income of the veterans with 100-percent disability, that the rate of compensation should be relatively greater as the severity of disability increases, and that compensation benefits be periodically adjusted in line with the average earnings of a representative group of workers. In determining eligibility for disability compensation the Commission proposed that existing presumptions of service-connection be repealed and reliance be placed on accepted medical principles. Existing laws already provide that reasonable doubt should be adjudicated in favor of the veteran.

The Commission also gave considerable attention to the relationship between other Federal disability compensation programs and that of the Veterans Administration. It found that disability standards tend to differ and suggested that an effort be made to standardize them when they are comparable in purpose. It also found wide variation between disability ratings in the same cases by the Armed Services and the Veterans Administration, as well as an overlapping between the military disability retirement and the Veterans Administration disability compensation programs.

Service-Connected Survivor Benefits and Veterans' Insurance

Survivor benefits for military personnel and veterans have been under intensive study both in the executive branch and Congress for several years. The Commission's review confirmed the impression of complexity and inequity now prevailing in this field, with four agencies (the Veterans Administration, the Department

of Defense, the Department of Labor, and the Department of Health, Education, and Welfare) administering six different programs and with benefits excessive in some cases and inadequate in others.

The Commission strongly endorsed the improvements embodied in the Hardy bill (H.R. 7089),⁵ which includes provisions extending old-age and survivors insurance coverage to military personnel on a contributory basis and gearing Veterans Administration benefits to military pay.

The Commission's study of veterans' insurance programs led to a number of recommendations in this field, including the main one that the provision of Government insurance in the future be limited to veterans with service-connected disabilities that prevent them from securing commercial insurance at standard rates. It also recommended that benefits under the Uniformed Services Contingency Option Act—which provides survivorship coverage for retired military personnel—be coordinated with Veterans Administration benefits. In this way a definite amount of protection could be obtained and paid for on a predictable basis.

Readjustment Benefits

The Commission viewed the benefits for veterans of World War II and the Korean conflict and the related vocational rehabilitation benefits as a dramatic improvement over the earlier pension and bonus benefits because (1) help is given when it is needed most, (2) the amount of aid is fitted to individual needs, and (3) the aid is constructive and of lasting value.

Data obtained by the Commission from the Bureau of the Census survey and other sources indicate that World War II veterans, as a group, have successfully reestablished themselves in civilian life. As a group, they have higher incomes, better jobs, and more education than nonveterans in corresponding age groups. The difference reflects in part the advantages derived by these veterans from the more than \$24 billion in readjustment ben-

efits—education and training, unemployment compensation, mustering-out pay, and loan subsidy—that the Government provided between 1945 and December 31, 1955. The Commission accordingly recommended that future policy be based on the premise that benefits under these bills substantially discharged the Government's obligation to nondisabled veterans.

The Commission's studies confirmed the existence of certain defects in the programs under the Servicemen's Readjustment Act of 1944 and noted the improvements in the Veterans' Readjustment Assistance Act of 1952 that resulted from the earlier experience. The Commission suggested further improvements in any future veterans' educational program. Under another recommendation the loan guaranty program would be transferred from the Veterans Administration to the Federal Housing Administration and would be tapered off gradually, after appropriate intervals.

Non-Service-Connected Pensions

The most important single subject assigned to the Commission was that of pensions for the veterans who have no disabilities arising from service and for their dependents. Pensions of this sort have historically been the most costly of all veterans' benefits. Pensions paid to Civil War veterans, for example, have been nearly double the military cost of that war (\$4 billion) to the Union.

The cost of veterans' pensions typically comes many years after a war ends. Through 1955, pension expenditures for veterans of the two world wars and the Korean conflict have totaled \$4 billion—most of this amount for World War I veterans. The Commission's estimates made on the basis of existing laws indicate that, for these three wars, future pension outlays of \$189 billion would be necessary. Under the assumption that service pensions would be provided for all war veterans, future outlays would total \$584 billion and, for every serviceman who served at any time during these three conflicts, would average \$22,000.

While pensions have been justified on the basis of service to the country

in wartime, their basic purpose has been to prevent veterans, or their dependents, from suffering economic need. Generally, provisions for each war group have been made separately. The usual pattern has been the enactment of a "limited" pension, restricted to veterans who are unemployable because of non-service-connected disability, who have passed a certain age, who meet a minimum income test, or who meet all these requirements. These restrictions have then been gradually liberalized for each war group until a "service" pension is provided for the veteran or his widow and children subject only to a minimum requirement of wartime military service by the veteran of 90 days or less. Before World War II the "limited" pension was not provided until after a war had ended. The "service" pension usually came much later—often as much as 40-50 years after the war's end.

At the present time a "service" pension is provided for veterans of the Spanish-American War and earlier wars. Veterans of World War I, World War II, and the Korean conflict have only a "limited" pension. The veteran receives a pension only if he is totally and permanently disabled, is unemployable, and his income is not more than \$1,400 a year if single and \$2,700 if he is married or has dependent children. For the veteran who has reached age 65, however, a 10-percent disability is regarded as "total" under Veterans Administration regulations. As a result, the Commission estimated that half the veterans of the recent wars would be eligible for a pension upon attaining age 65. Widows of all deceased World War I veterans are eligible for a pension if they meet the income test, but widows of veterans of World War II and the Korean conflict are entitled only if, in addition, the veteran at time of death had a service-connected disability, even if not compensable in degree. Only about 1 out of 5 of these veterans has a service-connected disability.

While veterans' legislation has followed its accustomed ways, new developments of profound importance have taken place in public income maintenance programs since the passage of the Social Security Act in

⁵ Public Law No. 881, Eighty-fourth Congress, signed August 1, 1956.

1935. In particular, extension of old-age and survivors insurance coverage—to the point where it assures 9 out of 10 workers and their dependents basic income-maintenance protection in old age or in the event of premature death—fundamentally affects the role of veterans' pensions, which have performed the same function for veterans. Benefit outlays under old-age and survivors insurance, as well as in other public programs have gone up sharply, as shown in chart 2. At the same time, of course, a substantial expansion is also taking place in industrial retirement and other private income-maintenance programs.

The Commission's recommendations regarding non-service-connected veterans' pensions may be summarized as follows:

1. The veterans' pension program should be continued as a separate, independent program providing special protection to veterans without service-connected disabilities, and to their dependents, as it has in the past.

2. The historic function of providing disability payments to veterans disabled from any cause at any age should be continued as one of the main functions of the pension program, since today disability benefits are not provided under old-age and survivors insurance⁶ and are available under public assistance only to a limited extent. For veterans at age 70, moreover, disability requirements for pensions should be in effect dropped, and only income and employability tests used. Efforts to encourage employment and rehabilitation should be strengthened.

3. Eligibility requirements for dependents' pensions should be liberalized by eliminating the present requirement of a service-connected disability for veterans of World War II and the Korean conflict.

4. Certain inequities and inadequacies of the pension program call for adjustment of pension levels and of the income limitations affecting the receipt of benefits. The present

"all-or-nothing" application of the income limitations, for example, means that a veteran whose income exceeds the stated maximums by even a small amount receives no pension at all, yet a veteran in essentially similar circumstances but with a few dollars less in income may be getting a pension of almost \$1,000 a year. The present exemption of certain types of income from the limitation means that veterans with substantial total incomes can continue to receive a pension, while others whose income is derived solely from work may be denied payment. Furthermore, the present limitations are no longer realistic as measures of presumptive need: They no longer bear any relation to Federal income-tax deductions, on the basis of which they were originally set; they are high enough to permit receipt of the maximum old-age and survivors insurance benefit for a retired worker in the future without disqualifying the individual for the veteran's pension; they are related to individual income without recognition of family obligations; they apply a different measure of need for veterans than that used for nonveterans.

Lower benefit rates under the contributory old-age and survivors insurance program than under the gratuitous pension program for veterans would be unsound and contrary to American economic philosophy. Consequently, the scope of the veterans' program should be narrowed to meet only minimum needs and to provide for only those veterans and their families not covered or not adequately protected by old-age and survivors insurance or other means.

The Commission therefore recommended that pension rates should be adjusted in line with the national average of the standard of need used to determine public assistance payments and that the pension levels should be maintained below the amount of the average old-age and survivors insurance benefit when that program reaches reasonable maturity. With these considerations in mind, it is proposed that the present monthly rates (\$66.15 for those under age 65 and \$78.75 for those over age 65 or on the rolls more than 10 years) be replaced by a maximum of \$70 for

a single veteran and \$105 for a veteran with dependents. These rates of pension would be on a sliding scale, under a test that considers as income all family income and exempts as income only work income not in excess of \$100 a year and public assistance. Work income of more than \$100 a year would be offset at the rate of \$50 for every \$100 earned.

These steps would result in a practical coordination of benefits under the old-age and survivors insurance and Veterans Administration programs that would avoid duplication of payments when old-age and survivors insurance reaches reasonable maturity. At the same time, Veterans Administration pensions would serve as a "reserve line of economic defense" for veterans or families of veterans who lack old-age and survivors insurance coverage or whose old-age and survivors insurance benefits are inadequate.

Benefits for Peacetime Ex-Servicemen

Persons entering the Armed Forces after January 31, 1955, are eligible under the Veterans Administration programs for disability and death compensation benefits at 80 percent of wartime rates and for certain other benefits. They are not eligible for benefits under the Veterans' Readjustment Assistance Act. The Commission's studies indicated that maintenance of the Armed Forces at their present level of almost 3 million will mean an annual turnover of 700,000 persons—roughly one-third of them draftees. By the year 2000, on these assumptions, there will be 26 million living peacetime ex-servicemen.

The Commission noted that military service at present is better paid than formerly and provides more servicemen with training and experience useful in civilian life. It observed also that peacetime service, unlike service in wartime, can be foreseen and included in a young man's plans. It concluded, therefore, that the interruption and handicap of peacetime military service are not sufficient to require substantial readjustment assistance.

The Commission recommended that the following benefits be provided for

(Continued on page 32)

⁶ Public Law 880, enacted since the Commission reported, provides for the payment of disability benefits under old-age and survivors insurance to disabled insured workers at age 50, beginning July 1957.

Notes and Brief Reports

Applicants for Account Numbers, 1955

The 4.3 million applications for social security account numbers received in 1955 brought the cumulative total of account numbers established since the beginning of the program to 117.3 million (table 1). Applications in 1955 exceeded those in 1954 by 1.6 million and those in 1953 by 0.9 million (table 2). The sizable increase in 1955 is attributable chiefly to applications received from persons newly covered by the 1954 amendments to the Social Security Act.

The 1954 amendments extended coverage to occupations in which nearly 10 million persons are employed during the course of a year. For the most part they are farm operators, employees covered by State and local government retirement systems, and hired farm workers and

domestic service workers who, because of the nature of their employment, could not meet the more stringent coverage requirements of the 1950 amendments.¹ Most of the workers in the newly covered employments had already obtained their social security account numbers because they had worked in covered employment at one time or another since the beginning of 1937—the program's first year of operation. Nevertheless, the number needing an account number for the first time because of the 1954 amendments was substantial.

Some persons in the groups newly eligible for coverage, of course, did not have to obtain an account number in 1955. Many State and local employees affected by the voluntary

¹ See James E. Marquis, "Old-Age and Survivors Insurance: Coverage Under the 1954 Amendments," *Social Security Bulletin*, January 1955.

Table 1.—Number of applicants for account numbers and the cumulative number at the end of each period, by sex and by year, 1945–55

[In thousands]

Period	Total		Male		Female	
	Total during period	Cumulative total at end of period	Total during period	Cumulative total at end of period	Total during period	Cumulative total at end of period
1945.....	3,321	83,825	1,504	50,828	1,817	32,997
1946.....	3,022	86,847	1,432	52,260	1,590	34,587
1947.....	2,728	89,575	1,299	53,559	1,429	36,016
1948.....	2,720	92,295	1,305	54,864	1,415	37,431
1949.....	2,340	94,635	1,113	55,977	1,226	38,657
1950.....	2,891	97,526	1,405	57,382	1,485	40,142
1951.....	4,927	102,453	2,420	59,802	2,507	42,649
1952.....	4,363	106,816	2,292	62,094	2,071	44,720
1953.....	3,464	110,280	1,664	63,758	1,800	46,520
1954.....	2,743	113,023	1,299	65,057	1,444	47,964
1955.....	4,323	117,346	2,304	67,361	2,019	49,983

coverage provisions of the 1954 amendments probably will apply for account numbers only if and when they are brought into coverage through State agreements. Most farm operators did not need an account number until 1956, when they reported their 1955 earnings for social security purposes along with their income tax returns. Many farm operators nevertheless did secure their account numbers in 1955, a fact accounting in part for the disproportionately large number of applicants in 1955 in the agricultural States. For example, new account applications in 1955 in the region comprising Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota were more than double those issued in 1954, but for the Nation as a whole the increase was only 58 percent.

As might be expected, the distribution of applicants for account numbers by personal characteristics was markedly different in 1955 from what it had been in 1954. Although more new accounts were established for both men and women, the rise was greater for men. The 2.3 million account numbers issued to men represented a 77-percent increase, and the 2.0 million issued to women exceeded the number in 1954 by only 40 percent.

Because of the relatively sharp increase in the number of male applicants, men formed a larger proportion of all applicants in 1955 (53 percent) than they did in 1954 (47 percent). Male applicants outnumbered the women in each age group with the exception of ages 18-21 and 30-51. The marked increase for men may be attributed chiefly to the relatively

Table 2.—Applicants for account numbers, by race, age group, and sex, by year, 1945–55

Year	Total			Negro			Under age 20			Aged 20 and over ¹		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
1945.....	3,321,384	1,505,839	1,815,545	504,321	195,313	309,008	1,851,854	922,562	929,292	1,469,530	583,277	886,253
1946.....	3,022,057	1,431,760	1,590,297	388,489	185,709	202,780	1,600,260	746,796	853,464	1,421,797	684,964	736,833
1947.....	2,727,810	1,299,092	1,428,718	314,788	154,975	159,813	1,620,237	801,092	819,145	1,107,573	498,000	609,573
1948.....	2,719,642	1,304,625	1,415,017	309,790	150,628	159,162	1,770,613	912,189	858,424	949,029	392,436	556,593
1949.....	2,339,502	1,113,006	1,226,496	259,620	125,342	134,278	1,518,152	773,289	744,863	821,350	339,717	481,633
1950.....	2,890,570	1,405,349	1,485,221	319,272	157,739	161,533	1,885,658	1,001,757	883,901	1,004,912	403,592	601,320
1951.....	4,927,120	2,420,488	2,506,632	708,533	282,037	426,496	2,537,114	1,373,921	1,163,193	2,390,006	1,046,567	1,343,439
1952.....	4,363,351	2,292,309	2,071,042	428,887	199,114	229,773	2,297,742	1,208,883	1,088,859	2,065,609	1,083,426	982,183
1953.....	3,464,229	1,664,153	1,800,076	408,144	189,571	218,573	2,223,602	1,165,490	1,058,112	1,240,627	498,663	741,964
1954.....	2,743,072	1,298,877	1,444,195	321,049	144,451	176,598	1,787,400	917,132	870,268	955,672	381,745	573,927
1955.....	4,322,761	2,303,885	2,018,876	516,162	225,370	290,792	2,470,722	1,321,476	1,149,246	1,852,039	982,409	869,630

¹ Includes a small number of applicants whose ages were not reported.

large number of new accounts established in 1955 for farm operators and for farm workers.

The number of accounts established increased for all age groups, but the increase was especially sharp for those aged 20 and over. Although the number of applications from persons under age 20 was 38 percent larger in 1955 than in 1954, this age

group formed only 57 percent of all applicants in 1955, compared with 65 percent in 1954 (tables 4 and 5). On the other hand, the number of accounts established for persons aged 20 and over (almost 1.9 million) was almost twice as large in 1955 as in 1954. This increase resulted from the unusually large number of applications received from persons aged 40

and over (table 5). Accounts established for persons aged 40-59 formed 16 percent of the total in 1955 and 12 percent in 1954.

The largest relative increase in the number of accounts established was for the group aged 60 and over. The 495,000 applicants in this age group represented a more than threefold increase from the number in 1954, and they formed 11 percent of all applicants—a larger proportion than in any other year. Men contributed substantially to this increase; they accounted for 68 percent of all applicants aged 60 and over and 53 percent in 1954.

The 1954 liberalization of the coverage requirements for domestic service workers did not result in an unusually sharp rise in the number of Negro applicants in 1955, nor did it have any material effect on the composition of the group. While the number of applications received from Negroes (516,000) was 61 percent larger in 1955 than in 1954, this increase was only 3 percentage points greater than the national average. Accounts established for Negro women made up about the same percentage of Negro applicants in 1955 as in 1954—56 percent and 55 percent, respectively.

Money Income Sources for Young Survivors*

The steady decline in mortality in the early and middle adult years has brought about a substantial reduction

* Prepared by Lenore A. Epstein, Division of Program Research, Office of the Commissioner.

Table 3.—Applicants for account numbers, by sex, race, and age group, 1955

Age group	Total			Male			Female		
	Total	White ¹	Negro	Total	White ¹	Negro	Total	White ¹	Negro
Total	4,322,761	3,806,599	516,162	2,303,885	2,078,515	225,370	2,018,876	1,728,084	290,792
Under 15	297,448	258,438	39,010	192,002	165,947	26,055	105,446	92,491	12,955
15-19	2,173,274	1,928,725	244,549	1,129,474	997,650	131,824	1,043,800	931,075	112,725
20-39	665,372	539,413	125,959	319,686	284,940	34,746	345,686	254,473	91,213
40-59	690,882	615,278	75,604	327,817	310,083	17,734	363,065	305,195	57,870
60-64	179,492	167,287	12,205	109,900	105,461	4,439	69,592	61,826	7,766
65-69	152,272	142,039	10,233	103,575	98,644	4,931	48,697	43,395	5,302
70 and over	162,902	154,580	8,322	120,792	115,255	5,537	42,110	39,325	2,785
Unknown	1,119	839	280	639	535	104	480	304	176

¹ Represents all races other than Negro.

Table 4.—Applicants for account numbers, by sex and age, 1955 and 1954

Age group	Total			Male			Female		
	1955	1954	Percent-age increase	1955	1954	Percent-age increase	1955	1954	Percent-age increase
Total	4,321,642	2,742,426	58	2,303,246	1,298,510	77	2,018,396	1,443,916	40
Under 20	2,470,722	1,787,400	38	1,321,476	917,132	44	1,149,246	870,268	32
20-24	275,348	214,375	28	136,724	100,291	36	138,624	114,084	22
25-29	139,307	96,980	44	72,819	45,717	59	66,488	51,263	30
30-34	117,606	79,889	47	55,695	30,606	82	61,911	49,283	26
35-39	133,111	83,331	60	54,448	24,270	124	78,663	59,041	33
40-44	166,575	96,011	73	69,382	26,665	160	97,193	69,346	40
45-49	182,044	89,081	104	80,691	24,995	223	101,353	64,086	58
50-54	171,479	74,745	129	84,457	23,341	262	87,022	51,404	69
55-59	170,784	64,220	166	93,287	23,208	302	77,497	41,012	89
60 and over	494,666	156,414	216	334,267	82,285	306	160,399	74,129	116
60-64	179,492	61,859	190	109,900	27,076	306	69,592	34,783	100
65-69	152,272	47,777	219	103,575	25,736	302	48,697	22,041	121
70 and over	162,902	46,778	248	120,792	29,473	310	42,110	17,305	143

¹ Excludes 1,119 applicants in 1955 (639 men and 480 women) and 646 applicants in 1954 (367 men and 279 women) whose ages were not reported.

Table 5.—Percentage distribution of applicants for account numbers, by sex and age, 1951-55

Age group	Total					Male					Female				
	1955	1954	1953	1952	1951	1955	1954	1953	1952	1951	1955	1954	1953	1952	1951
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 20	57.2	65.2	64.2	52.7	51.5	57.3	70.6	70.1	52.8	56.8	56.9	60.3	58.8	52.6	46.4
20-59	31.4	29.1	30.6	37.1	40.6	28.2	23.0	24.2	34.0	35.0	35.1	34.6	36.6	40.6	46.1
20-29	9.6	11.4	11.4	10.4	12.5	9.1	11.2	10.9	9.2	12.2	10.2	11.5	11.9	11.7	12.8
30-39	5.8	6.0	6.5	7.0	9.2	4.8	4.2	4.4	5.1	7.5	7.0	7.5	8.4	9.0	10.9
40-49	8.1	6.7	7.2	9.7	10.2	6.5	4.0	4.5	8.2	7.8	9.8	9.2	9.7	11.3	12.6
50-59	8.0	5.1	5.5	10.1	8.6	7.8	3.6	4.4	11.4	7.5	8.1	6.4	6.6	8.6	9.8
60 and over	11.4	5.7	5.2	10.2	7.8	14.5	6.3	5.8	13.3	8.2	7.9	5.1	4.6	6.8	7.5
60-64	4.2	2.3	2.2	4.4	3.6	4.8	2.1	2.2	5.5	3.5	3.4	2.4	2.2	3.2	3.6
65-69	3.5	1.7	1.5	3.0	2.5	4.5	2.0	1.7	3.9	2.6	2.4	1.5	1.3	2.0	2.3
70 and over	3.8	1.7	1.4	2.8	1.8	5.2	2.3	1.9	3.0	2.1	2.1	1.2	1.0	1.6	1.5

in the orphanhood rate and in the relative number of women widowed early in life. It is estimated that, despite the war toll, paternal orphans now constitute only slightly more than 3 percent of all children under age 18, compared with 6 percent in 1940. Of the 7½ million widows in the United States, all but 21 percent are aged 55 or older and fewer than 10 percent have in their care a child under age 18.

Paternal Orphans

In December 1955, according to the most recent estimates for the continental United States, there were fewer than 60,000 full orphans and some 1.8 million children whose natural father had died but whose mother was living. Some of these children had been adopted or had acquired a stepfather through the mother's remarriage. Analysis of income sources is most meaningful, however, in relation to the total number of children orphaned, because their mother's remarriage or their adoption by a stepparent, grandparent, aunt, or uncle after the parent's death does not affect the entitlement of children under age 18 to survivor benefits under old-age and survivors insurance or the railroad retirement program. Similarly, children orphaned by the death of a serviceman or a veteran are entitled to

compensation if the death was service-connected or, with certain restrictions as to income, to a pension if the death was not service-connected.

At the end of 1955, 1.1 million children in the continental United States were receiving old-age and survivors insurance benefits on the basis of the deceased father's wage record.¹ They represented almost three-fifths of the estimated total number of paternal orphans, compared with less than half in December 1953. Some 5 percent were receiving benefits under the railroad retirement or a public employees' retirement program, and about 15 percent were receiving payments under the veterans' compensation or pension program.

It seems logical to assume that old-age and survivors insurance benefits are paid to substantially all child survivors of veterans of World War II or the Korean conflict, under the special 1946 amendment to the Social Security Act or under the 1950 and subsequent amendments providing wage credits for military service. If this assumption is valid, and if the pro-

portion is the same for child survivors of World War I veterans as it is for the general population, then in December 1955 about one-ninth of all paternal orphans would have been receiving both old-age and survivors insurance and veterans' benefits, and about two-thirds, in all, would have been receiving income from one or more of the social insurance and related programs.

Payments under the program for aid to dependent children in December 1955 went to an estimated 180,000 children in the continental United States who were in need because of the father's death. According to the preliminary results of the most recent biennial study of the characteristics of families receiving aid to dependent children, the proportion of all children receiving such aid who were in need because of the father's death² continued its steady decline—from 23 percent in mid-1948 to 15½ percent in late 1953 and to about 12 percent in early 1956. In December 1955, such children made up barely 10 percent of all paternal orphans, and about two-fifths of them were old-age and sur-

² Although the classification of reasons for dependency under this program relates to the status of the "most recent" rather than the natural father, there is substantial evidence that when children need assistance because of the father's death, it is usually the natural father's death.

¹ In addition, an estimated 45,000 children, or about 5 percent of all maternal orphans in the continental United States, were receiving benefits on the basis of the deceased mother's wage record.

Table 1.—Estimated number of children under age 18 with father dead and of widows under age 65 receiving money income from employment and public income-maintenance programs, December 1955

[Continental United States]

Source of money income ¹	Number (in thousands)				Percentage distribution			
	Children under age 18 with natural father dead	Widows under age 65 ²			Children under age 18 with natural father dead	Widows under age 65 ²		
		Total	With 1 or more children under age 18	Other		Total	With 1 or more children under age 18	Other
Total in population.....	1,870	3,520	690	2,830	100.0	100.0	100.0	100.0
Employment ³	(*)	1,870	340	1,530	(*)	53.1	49.3	54.1
Social insurance and related programs ⁴	1,230	730	340	390	65.8	20.7	49.3	13.8
Old-age and survivors insurance.....	1,090	290	290	0	58.3	8.2	42.0	0
Veterans' compensation and pension programs.....	270	390	90	300	14.4	11.1	13.0	10.6
Railroad and government employees' retirement programs.....	90	130	30	100	4.8	3.7	4.3	3.5
Aid to dependent children.....	180	60	60	0	9.6	1.7	8.7	0

¹ Persons with no money income and income solely from sources other than those specified are included in the total but are not shown separately because of lack of data. Some persons received income from more than one of the specified sources; some with income from sources specified also received income from sources not specified.

² Excludes widows who have remarried.

³ Includes only persons working for pay or profit and not those supported by the earnings of a relative.

⁴ Data not available.

⁵ Estimated number of persons with income from one or more of the programs.

Source: Estimated in the Division of Program Research on the basis of published and unpublished data from the Bureau of the Census, the National Office of Vital Statistics, the Division of the Actuary of the Social Security Administration, and agencies administering income-maintenance programs.

vivors insurance beneficiaries who received assistance to supplement benefits that were considered inadequate to meet their needs.

Although most paternal orphans live with their mother, a considerable number of the mothers have remarried. On the basis of the latest available data from the Bureau of the Census,³ it is estimated that in December 1955 the number of children under age 18 living with a widowed mother who had not remarried was about 1.3 million, compared with the estimate of 1.8 million children with father dead, mother living. The 500,000 paternal orphans without income from a public income-maintenance program included some supported by the mother's earnings or by private insurance or investment income, a few who were self-supporting, and a considerable number supported by a stepfather or adoptive father.

Widows

Employment is the most important single source of income for widows under age 65, even for those with children. About half the 690,000 widows with children, and somewhat more than half the others, had some income from employment in December 1955. More than 1 in 6 of the 340,000 widows with earnings were entitled to old-age and survivors insurance benefits, but their benefits were withheld because of employment. Some would probably have qualified for a pension on account of the non-service-connected death of a veteran if their income had been smaller.

For widows with children, as for paternal orphans, old-age and survivors insurance is the most frequent source of nonearned income, with more than two-fifths of them receiving benefits (and more than half of them entitled to benefits). The compensation and pension programs for survivors of veterans ranked next in importance, but the number of widowed mothers receiving such payments was less than one-third as large as the number receiving old-age and survivors insurance benefits. For

widows without children, however, this program was of major importance, providing income for roughly 300,000, or more than 10 percent.

Although current information is lacking on the extent to which insurance beneficiaries supplement their benefits by part-time work, it appears that at the end of 1955 substantially all widows with children had some income from employment and/or one or more of the public income-maintenance programs. Of the childless widows, except those receiving general assistance, one-third were without income from such sources. Even if childless widows aged 62-64 had been eligible for old-age and survivors insurance benefits, as they will be under the 1956 amendments to the Social Security Act, well over one-fourth of all childless widows under age 65 would have been without income from employment or from social insurance or related programs at the end of 1955.

Deaths Represented in Social Insurance Survivor Benefit Awards*

Although the payment of retirement benefits may be considered the major role of old-age and survivors insurance, the program's function in providing survivor benefit protection is also significant. These benefits are payable to widows, dependent widowers, children, and dependent parents. In addition, a lump sum is paid on the death of any insured individual, whether death occurs before or after retirement.

When an insured individual dies—whether or not retired and receiving old-age benefits—his widow, if she is aged 65¹ or over or when she reaches age 65, receives monthly survivor benefits. His widow may also receive survivor benefits regardless of her age if she has an eligible child under age

* Prepared by Robert J. Myers, Chief Actuary, Social Security Administration.

¹ Age 65 has been the minimum eligibility age since these benefits were first available in 1940, but effective November 1956, under the 1956 amendments to the Social Security Act (Public Law 880, 84th Congress), the minimum age is 62.

Table 1.—Deaths of workers represented in survivor benefit awards under social insurance programs and deaths in total population aged 20 and over, by year of death

[In thousands]

Year	Deaths in total population aged 20 and over	Deaths represented in survivor awards under social insurance programs ¹		
		Total	Old-age and survivors insurance	Railroad retirement
Total, 1940-54	19,564	5,037	4,581	² 456
1940.....	1,239	² 155	125	(³)
1941.....	1,223	² 172	142	(³)
1942.....	1,235	² 197	167	(³)
1943.....	1,315	² 230	200	(³)
1944.....	1,344	² 303	273	(³)
1945.....	1,342	² 309	279	(³)
1946.....	1,237	² 285	255	(³)
1947.....	1,283	304	273	31
1948.....	1,287	319	287	32
1949.....	1,289	329	297	32
1950.....	1,315	369	337	32
1951.....	1,357	452	421	31
1952.....	1,361	493	464	29
1953.....	1,385	545	515	30
1954.....	1,352	575	546	29

¹ Includes a small number under age 20 (about 2,600 in 1954).

² Includes an estimated 30,000 deaths annually under railroad retirement in 1940-46.

³ Monthly survivor benefits were not in effect before 1947.

18² in her care. Benefits are likewise payable to such children.

One indication of the significant effect of the survivor benefits can be obtained by considering the equivalent amount of life insurance in force under old-age and survivors insurance as a result of such provisions. As of the middle of 1956 the estimated net amount of such insurance, after allowing for offsetting factors—such as any substantial employment of the beneficiary that prevents benefit payment—is about \$350 billion.³

Still another way of measuring the importance of the survivor benefits under old-age and survivors insurance is to consider the proportion of the total population that has such protection. It may be said that,

² Beginning January 1957 as a result of the 1956 amendments, monthly survivor benefits are also available for children who are permanently and totally disabled even though aged 18 or over.

³ See the *Bulletin*, February 1956, pages 13-15.

³ *Current Population Reports, Population Characteristics, Series P-20, Numbers 62 and 67.*

Table 2.—Deaths of workers represented in survivor benefit awards under old-age and survivors insurance and under the railroad retirement program in 1953, by age and sex

Age last birthday	Deaths of men			Deaths of women		
	Railroad retirement ¹	Old-age and survivors insurance ²	Railroad retirement as percent of OASI	Railroad retirement ¹	Old-age and survivors insurance ²	Railroad retirement as percent of OASI
Total.....	29,469	437,367	6.7	423	77,208	0.5
Under 20.....	0	1,999	.0	0	396	.0
20-24.....	0	8,136	.0	0	1,680	.0
25-29.....	13	10,164	.1	0	2,940	.0
30-34.....	100	11,480	.9	5	3,662	.1
35-39.....	228	15,329	1.5	6	4,749	.1
40-44.....	385	22,333	1.7	6	6,131	.1
45-49.....	893	31,651	2.8	18	7,398	.2
50-54.....	1,812	40,683	4.5	44	8,423	.5
55-59.....	2,886	51,201	5.6	60	8,972	.7
60-64.....	4,268	57,918	7.4	54	9,070	.6
65-69.....	5,040	64,542	7.8	60	9,441	.6
70-74.....	5,050	56,566	8.9	49	7,422	.7
75-79.....	4,077	40,176	10.1	59	4,390	1.3
80-84.....	2,957	18,107	16.3	37	1,870	2.0
85 and over.....	1,760	7,082	24.9	25	664	3.8

¹ Based on awards through June 1955.

² Based on awards through December 1954, adjusted upward slightly to allow for later awards.

roughly, about 9 out of 10 gainfully employed persons in the country are covered by the program at any one time. A clearer picture, however, is obtained by focusing attention on the proportion of deaths represented in the old-age and survivors insurance benefit awards to all deaths in the United States. For such purposes, it is meaningful to consider only the deaths occurring at ages 20 and over, since most of the population below this age is not insured.

To complete the picture of deaths represented in social insurance awards, survivor benefits paid under the railroad retirement system are included in the analysis. It is not possible to obtain unduplicated data on deaths represented in awards under such related programs as the civil-service retirement and State and local government retirement systems.

The National Office of Vital Statistics collects calendar-year data on deaths among the total population. These data show deaths in the continental United States; data were also obtained or estimated for the Armed Forces overseas and for Alaska, Hawaii, Puerto Rico, and the Virgin Islands.⁴ A slight understatement—

⁴ Puerto Rico and the Virgin Islands are not included in the analysis before 1951 since coverage under old-age and survivors insurance was not extended to those jurisdictions until that year.

perhaps 1 percent or 2 percent—of the deaths in the population results from underregistration, but it may well be offset by understatement of the insured deaths because of the failure of some eligible survivors to file for benefits or because in a few cases there may be no eligible survivors.

Data on deaths represented in survivor benefit awards through 1954 under old-age and survivors insurance are available for each year beginning with 1940, when monthly benefits first became payable. Except for 1940 and 1941, the data have been obtained on a sample basis (20 percent for 1942-52 and 10 percent thereafter). These deaths, initially tabulated by year of award, are also tabulated according to year of death. Because of the delay in filing claims and because of the natural administrative lag, many deaths that occurred in 1954 were the basis for awards made in 1955, and a few will be represented in awards of subsequent years. Likewise, some 1953 deaths will first be represented in the 1955 and later awards.

For the following analysis, estimates were made of the deaths occurring in 1953 and 1954 that are represented in awards after 1954, and the results were included with the actual tabulated data. Adjustment was also necessary to reallocate these

deaths from an "age in year of death" basis to "age last birthday," to be comparable with the data for deaths in the total population. To these data can be added the corresponding data from the operations of the railroad retirement system, which since 1946 has provided parallel survivor benefits, coordinated with those of old-age and survivors insurance; before that year only lump-sum payments of a residual nature were generally available. Except under unusual circumstances, there can be no duplication in the reporting under the two programs for deaths occurring after 1946. The resulting data can then be used to yield the ratios of deaths represented in social insurance awards⁵ to deaths in the total population.

Table 1 contrasts the deaths in the social insurance population each year with deaths in the total population at ages 20 and over. The annual number of deaths among the entire population aged 20 and over has remained relatively constant throughout the entire 15-year period. The total for the 15 years was 19.6 million. The range was from a low of 1.22 million in 1941 to a high of 1.39 million in 1953. The virtually level trend (at most, a 10-percent increase for the 15 years) is noteworthy. The total population aged 20 and over increased by 21 percent between 1940 and 1955. At the same time, the median age of this population group rose from 29.1 years to 30.1 years. If age-specific mortality rates had remained unchanged, both of these factors would have resulted in an increasing trend in the annual number of deaths. That such a trend obviously did not take place was the result of the observed improvement in mortality. In other words, over the past 15 years decreases in death rates among those aged 20 and over almost exactly counterbalanced the increasing number of persons in this group and their rising average age.

The number of deaths represented in social insurance survivor benefit awards increased more or less stead-

⁵ Only the deaths under the old-age and survivors insurance and railroad retirement programs are included.

ily, from about 155,000 in 1940 to an estimated 575,000 in 1954. The total for the 15 years was 5.0 million (including an allowance for deaths represented in railroad retirement benefit awards during 1940-46 that would have been reported if survivor benefits had been available then on the same basis as later). The ratio of insured deaths under the two programs to all deaths at age 20 and over was 26 percent.

The number of deaths represented in survivor benefit awards under the railroad retirement system has remained relatively constant at about 30,000 each year from 1947 on. In large part, this trend has been the result of the relative maturity of the railroad retirement program. In the program's early years the number of retirement beneficiaries on the rolls was relatively large because of the provisions for taking over pensioners from previously existing private plans and for granting full benefit rights to those retiring shortly after the program started. The slight decrease in the number of deaths represented in awards under the railroad program beginning in 1952 is the result of the 1951 amendments to the Railroad Retirement Act, which provided that benefits to survivors of workers dying with less than 10 years of service would not be payable under the railroad retirement system but rather under old-age and survivors insurance.

Table 2 compares the distribution of the deaths in 1953 of insured workers represented in the survivor benefit awards under the two programs. Because 1953 is the latest year for which reporting is virtually complete, with little estimating involved, this year was selected for the analysis.

The nature of the railroad retirement system and its coverage means that there are relatively few deaths among insured women. For that system, also, virtually no deaths are shown for persons under age 30 because of the requirement that, for workers with less than 10 years of service, benefits are paid under the old-age and survivors insurance program, on the basis of combined earnings under the two programs.

The ratio of deaths of men insured under the railroad retirement system to deaths of men under the old-age and survivors insurance program increases from about 2 percent for those aged 35-49 to 8 percent at about age 65 and to 25 percent for those aged 85 and over. The increasing ratio up to age 65 is the result of the older age distribution in the railroad industry; for those aged 65 and over the important factor is that the railroad retirement program is so much closer to maturity than old-age and survivors insurance. For men of all ages combined the ratio was almost 7 percent, and for women it was only about 0.5 percent. The trend by

age for women was to some extent similar to that for men; the ratio rose to about 1.5 percent for those aged 75 and over.

This measure of the deaths represented in social insurance survivor benefit awards to deaths in the total population for the 15 years does not, of course, give the entire picture. Not only are there differences related to time, as the coverage of the old-age and survivors insurance program has expanded, but there are also significant variations by age and sex that reflect employment patterns and the growing maturity of the system.

The ratios increase from 20 percent for men and 3 percent for women in 1940-43 to an estimated 63 percent and 15 percent in 1954 (tables 3 and 4). The rate of increase has been greatest since 1950 because of the increased coverage and the liberalized insured-status requirements provided by the 1950 amendments to the old-age and survivors insurance program.

Deaths of persons covered by social insurance tend to have the highest relation to all deaths at the youngest ages, with a gradual decrease as age advances. A large relative increase has occurred in the ratios for the oldest ages, however, because in the early years of old-age and survivors insurance relatively few older persons were working, whereas now many older persons have had coverage ever since the program's beginning.

During the first few years of the social insurance programs' operations, survivor benefit awards were made in somewhat more than 40 percent of all male deaths between the ages of 25 and 40. This ratio dropped off rapidly until, for those aged 85 and over, it was only about 1 percent. By 1954 the situation was considerably different. The ratio then was about 80-90 percent for men aged 30-54. It was somewhat lower for younger men because they had had insufficient time to acquire insured status—in large part because of continuation of education. For persons aged 55 and over the ratio dropped slowly, to about 60 percent for those slightly under age 80 and to very much lower for those aged 80 and over. Nevertheless, the ratio of 12

Table 3.—Deaths of men represented in survivor benefit awards under social insurance programs¹ as a percent of deaths in total male population, by age and year of death

Age last birthday	Year of death													
	1940-54	1940-43	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	
Total, 20 and over.....	38	20	31	31	32	37	39	40	43	50	54	59	63	
20-24.....	43	32	49	33	51	57	59	56	45	45	57	53	57	
25-29.....	57	42	64	52	60	67	66	63	65	72	67	75	73	
30-34.....	62	44	65	55	62	66	68	65	70	81	80	83	83	
35-39.....	60	41	54	55	59	61	63	64	67	80	81	86	87	
40-44.....	58	37	50	52	56	60	63	60	67	75	79	82	89	
45-49.....	54	33	44	48	50	56	56	57	60	73	77	83	86	
50-54.....	50	31	38	43	45	49	50	52	56	65	69	77	82	
55-59.....	47	28	37	40	41	49	47	49	53	63	66	73	73	
60-64.....	44	23	32	35	38	43	45	45	49	58	63	67	71	
65-69.....	39	17	24	29	32	39	41	42	46	55	59	64	68	
70-74.....	33	9	17	22	26	33	36	38	42	48	54	58	66	
75-79.....	24	4	9	11	13	20	24	28	32	36	41	46	63	
80-84.....	13	2	4	5	7	11	14	16	19	21	25	28	26	
85 and over.....	7	1	1	2	3	5	6	8	9	11	12	15	12	

¹ Old-age and survivors insurance and, beginning 1947, the railroad retirement program.

Table 4.—Deaths of women represented in survivor benefit awards under social insurance programs¹ as a percent of deaths in total female population, by age and year of death

Age last birthday	Year of death													
	1940-54	1940-43	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	
	Total, 20 and over.....	7	3	4	5	5	5	6	7	10	12	13	15	
20-24.....	19	11	16	19	22	24	24	24	27	25	32	36	33	
25-29.....	21	11	15	17	20	20	22	22	31	33	36	45	43	
30-34.....	19	10	13	14	17	16	17	18	25	34	36	41	43	
35-39.....	18	8	12	14	15	17	17	17	21	31	34	38	39	
40-44.....	17	7	10	13	14	15	15	16	20	28	32	35	34	
45-49.....	15	6	9	11	12	13	13	14	17	25	28	32	35	
50-54.....	12	4	7	8	10	10	9	12	15	20	23	26	29	
55-59.....	10	3	4	6	7	8	8	9	11	16	19	22	24	
60-64.....	7	2	3	4	5	6	6	6	8	12	14	17	19	
65-69.....	6	1	2	3	3	4	5	5	6	10	11	13	16	
70-74.....	4	1	1	2	2	3	3	4	5	6	8	9	12	
75-79.....	2	0	1	1	1	1	2	2	3	3	4	5	8	
80-84.....	1	0	0	0	0	0	0	1	1	1	2	2	2	
85 and over.....	0	0	0	0	0	0	0	0	0	0	1	1	1	

¹ Old-age and survivors insurance and, beginning 1947, the railroad retirement program.

percent at ages 85 and over represents a large relative growth from the corresponding level of only 1 percent in the early years of operation. In the next decade, this ratio will no doubt continue to grow rapidly for the oldest age groups as the present younger workers move into these groups.

The same general trends prevail for women except that the ratios are, of course, considerably lower. Nonetheless, the highest ratio, which in the early years was about 10 percent for women who died at ages 20-34, increased until in 1954 it was greater than 40 percent. Correspondingly, for those aged 65 and over, in the early years the ratio was virtually zero, whereas by 1954 it was 16 percent for those aged 65-69, with gradually decreasing amounts for women aged 70 and over.

The ratios will continue to increase as the percentage of insured persons in the population rises. In the long run, the ratio for men—especially when the effect of the 1955 extension of coverage that results from the 1954 amendments to the old-age and survivors insurance program is considered—will undoubtedly exceed 90 percent at all ages above 30 and may rise to 95 percent or even higher for some age groups. The corresponding figure for women aged 30 and over may well be in the neighborhood of 40 percent. Thus, in the not-too-distant future, survivor protection under so-

cial insurance — especially against the risk of orphanhood — will be available for virtually all men and all employed women in this country.

Recent Publications*

Social Security Administration

BREWSTER, AGNES W., and McCAMMAN, DOROTHY. *Health Costs of the Aged*. (Division of Research and Statistics Report No. 20.) Washington: U. S. Govt. Print. Off., 1956. 126 pp. Processed. 65 cents. "A source book on the use of hospital and medical services and on health insurance and other methods of financing medical care among the aged."

CHILDREN'S BUREAU. *Personnel in Public Child Welfare Programs, 1954*. (Statistical Series No. 30.) Washington: The Bureau, 1956. 14 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C. CHILDREN'S BUREAU. *Your Children's Bureau*. (Publication No. 357.)

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Washington: U. S. Govt. Print. Off., 1956. 48 pp. 20 cents. Describes the current programs.

General

COUNCIL OF STATE GOVERNMENTS. *Planning Services for State Government: A Summary of the Need and Suggestions for Organization*. Chicago: The Council, 1956. 63 pp. \$2.

FLEISHER, WILFRID. *Sweden: The Welfare State*. New York: John Day Co., 1956. 255 pp. \$4. Discussion of Sweden's welfare, health insurance, and housing programs.

GERMANY (WEST). STATISTISCHES BUNDESAMT. *Wirtschaftskunde der Bundesrepublik Deutschland*. Stuttgart: W. Kohlhammer, 1955. 561 pp.

A source book on the economics of the German Federal Republic, with data on social insurance, health, public aid, housing, and public administration.

HAUSER, PHILIP M., and LEONARD, WILLIAM R., editors. *Government Statistics for Business Use*. (2d ed.) New York: John Wiley & Sons, Inc., 1956. 440 pp. \$8.50.

Describes the main series of Federal statistics—on national income, population, labor, industry, agriculture, housing, and prices—and outlines purposes to which these statistics may be put.

HEALTH AND WELFARE FEDERATION OF ALLEGHENY COUNTY. FAMILY AND CHILD WELFARE DIVISION. *Survey of Handicapped Workers: Report of a Citizens Committee*. Pittsburgh, Pa.: The Federation, 1955. 97 pp. Processed.

INTERNATIONAL LABOR OFFICE. *Report of the Director-General*. (International Labor Conference, 39th Session, Geneva, 1956, Report I.) Geneva: The Office, 1956. 130 pp. \$1.

Reports on the main social trends during the past year, problems of rural and urban employment, and the activities of the International Labor Organization.

MACNEIL, NEIL, and METZ, HAROLD W. *The Hoover Report, 1953-1955: What It Means to You as Citizen and Tarpayer*. New York: The Macmillan Co., 1956. 344 pp. \$6.

McCONNELL, JOHN W. "Private Unemployment Pay Plans—Economic Effects." *Monthly Labor Review*, Washington, Vol. 79, Mar. 1956, pp. 300-303. 55 cents.

Considers recently negotiated supplementary unemployment benefit plans.

MOWBRAY, ALBERT H., and BLANCHARD, RALPH H. *Insurance: Its Theory and Practice in the United States*. (4th ed.) New York: McGraw-Hill Book Co., Inc., 1955. 569 pp. \$6.

SALVESEN, KAARE. "Co-operation in Social Affairs Between the Northern Countries of Europe." *International Labour Review*, Geneva, Vol. 73, Apr. 1956, pp. 334-357. 60 cents.

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Considers income security for industrial workers, with emphasis on the guaranteed annual wage and supplementary unemployment benefits.

THOLD, HENRY C., and GIBBONS, CHARLES C. *The Guaranteed Annual Wage and Business Stabilization: A Bibliography*. Kalamazoo, Mich.: W. E. Upjohn Institute for Community Research, 1955. 19 pp.

UNTERBERGER, S. HERBERT. *Guaranteed Wage and Supplementary Unemployment Pay Plans*. Chicago: Commerce Clearing House, Inc., 1956. 189 pp. \$3.50.

Give arguments for and against a guaranteed annual wage, and shows how some large companies and unions have solved problems in their recently adopted guaranteed wage or supplementary unemployment pay plans.

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BANKERS TRUST COMPANY. *A Study of Industrial Retirement Plans, Including Analyses of Complete Programs Recently Adopted or Revised*. New York: The Company, 1956. 177 pp.

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ments to the Social Security Act.

MORRISSEY, LEONARD E. *The Variable Annuity: Will It Yield More Dollars for Retirement?* Hanover, N. H.: Amos Tuck School of Business Administration, Dartmouth College, Nov. 1955. 16 pp.

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The report for the fiscal year ended June 30, 1955.

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U. S. CONGRESS. SENATE. COMMITTEE ON POST OFFICE AND CIVIL SERVICE. SUBCOMMITTEE ON RETIREMENT. *Civil Service Retirement. Hearings, 84th Congress, 2d Session, on S. 2875*. Washington: U. S. Govt. Print. Off., 1956. 202 pp.

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE. COMMITTEE ON AGING. *The States and Their Programs in Aging: A Descriptive Survey of the Organization and Activities of the Official State Groups on Aging*. Washington: The Committee, June 1956. 133 pp. Processed.

Public Welfare

COUNCIL ON SOCIAL WORK EDUCATION. COMMITTEE ON ADMISSIONS. *Selection of Students for Schools of Social Work*. New York: The Council, 1955. 84 pp. \$1.50.

Report of the National Workshop on Admissions.

EELLS, RICHARD. *Corporation Giving in a Free Society*. New York: Harper & Brothers, 1956. 210 pp. \$3.50. The social and economic aspects of business philanthropy.

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in social work and the qualifications for entering the profession.

HOLLIS, FLORENCE. "The Generic and Specific in Social Casework Re-examined." *Social Casework*, New York, Vol. 37, May 1956, pp. 211-219. 50 cents.

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Child Welfare

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GESELL, ARNOLD; ILG, FRANCES L.; and

(Continued on page 33)

Social Security

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–56

[In thousands; data corrected to July 6, 1956]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits ¹				Survivor benefits						Temporary disability benefits under Railroad Unemployment Insurance Act ⁹	State laws ¹⁰	Veterans' legis-lation ¹¹	Rail-road Unem-employment Insurance Act ⁹	
		Social Security Act	Rail-road Retirement Act	Civil Service Com-mis-sion ²	Veterans Ad-minis-tration ³	Monthly				Lump-sum ⁷						
						Social Security Act ⁴	Rail-road Retirement Act ⁵	Civil Service Com-mis-sion ²	Veterans Ad-minis-tration ³	Social Security Act	Other ⁸					
Number of beneficiaries																
1955																
May		5,370.0	414.2	223.4	2,659.8	2,077.1	194.9	69.0	(12)	51.7	12.5	25.8	1,136.0	66.1	54.5	
June		5,462.3	416.3	224.9	2,668.8	2,101.2	196.5	70.7	1,154.2	56.5	12.4	25.5	1,056.2	63.8	31.6	
July		5,527.8	417.6	225.8	2,675.6	2,115.4	197.2	70.8	(12)	44.0	11.7	22.3	923.8	67.6	23.3	
August		5,591.3	418.4	227.8	2,682.7	2,133.2	197.9	71.5	(12)	50.8	12.1	37.5	838.7	69.9	31.2	
September		5,646.3	419.7	229.8	2,688.6	2,150.0	198.8	71.9	1,155.8	48.0	12.0	36.8	763.2	61.8	29.6	
October		5,703.9	422.0	231.3	2,695.2	2,151.6	202.1	73.1	(12)	48.3	12.2	33.8	672.4	42.2	27.3	
November		5,747.6	424.5	231.8	2,700.8	2,154.3	204.6	73.5	(12)	46.1	12.4	37.5	685.3	39.6	33.6	
December		5,788.1	426.7	233.9	2,706.6	2,172.5	206.4	74.3	1,155.6	46.7	12.2	35.7	860.8	50.9	48.0	
1956																
January		5,817.6	426.8	237.2	2,711.8	2,186.3	207.1	75.3	(12)	46.6	11.9	38.4	1,200.0	66.0	58.1	
February		5,872.2	428.9	239.3	2,704.4	2,197.6	208.0	76.0	(12)	41.8	12.2	29.3	1,309.2	73.5	59.7	
March		5,939.0	431.8	240.5	2,715.9	2,210.7	208.4	77.0	1,165.5	46.8	12.3	27.0	1,312.6	72.2	56.8	
April		6,008.0	434.2	241.4	2,724.9	2,227.6	208.5	77.7	(12)	52.2	12.3	25.3	1,219.5	59.2	44.1	
May		6,070.5	436.9	243.1	2,732.8	2,244.9	209.6	78.4	(12)	53.7	12.7	24.9	1,064.4	44.4	30.9	
Amount of benefits ¹²																
1940		\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448		\$105,696	\$11,833	\$12,267		\$518,700		\$15,961
1941		1,079,648	51,169	119,912	64,933	320,561	23,644	1,559		111,799	13,270	13,943		344,321		14,537
1942		1,124,351	76,147	122,806	68,115	325,265	39,523	1,603		111,193	15,005	14,342		344,084		6,268
1943		911,696	92,943	125,795	72,961	331,350	55,152	1,704		116,133	17,843	17,255		79,643		917
1944		1,104,636	113,487	129,707	77,193	456,279	73,451	1,765		144,302	22,034	19,238		62,385	\$4,215	582
1945		2,047,025	148,107	137,140	83,874	697,830	99,651	1,772		254,238	26,127	23,431		445,866	126,630	2,359
1946		5,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817		333,640	27,851	30,610		1,094,850	1,743,718	39,917
1947		4,658,540	287,554	177,053	106,876	1,676,029	149,179	1,823		382,515	29,460	33,115	\$11,368	776,165	970,542	39,401
1948		4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	30,843	793,265	510,167	28,599
1949		5,613,168	437,420	240,893	158,973	1,692,215	196,586	4,317	47,406	33,158	31,771	30,103	1,737,279	430,194	103,596	
1950		5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	49,579	32,740	33,578	28,099	1,373,426	34,653	59,804
1951		5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,398	37,337	33,556	26,297	840,411	2,234	20,217
1952		6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	34,689	998,237	3,539	41,793
1953		7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	45,150	962,221	41,698	46,684
1954		9,455,374	2,697,982	428,900	298,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	49,173	2,026,866	107,666	157,088
1955		10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847	39,362	688,426	112,871	42,233	51,945	1,350,268	87,672	93,284
1956																
May		829,816	290,578	34,967	26,964	171,438	86,287	9,397	3,128	57,961	10,248	3,773	3,625	117,402	6,739	7,309
June		823,681	296,522	35,167	27,043	171,267	87,503	9,497	3,153	56,488	11,244	3,464	3,397	108,861	6,607	3,468
July		810,548	300,999	35,293	27,162	172,100	88,413	9,551	3,185	57,993	9,024	3,252	2,818	91,602	6,764	2,392
August		823,944	305,302	35,359	27,582	172,342	89,431	9,607	3,253	58,075	10,176	3,385	5,185	92,169	7,682	3,731
September		817,082	308,860	36,521	27,767	171,495	90,344	9,827	3,283	57,789	9,612	3,357	5,064	83,534	6,528	3,466
October		811,776	312,861	36,729	30,832	173,660	91,099	10,000	3,703	57,310	9,719	3,398	4,803	70,091	4,243	3,328
November		820,709	316,057	36,953	31,135	173,019	91,805	10,146	3,759	57,099	9,304	3,525	5,184	74,674	4,132	3,917
December		849,375	318,812	37,151	31,458	173,814	92,801	10,251	3,785	57,361	9,387	3,402	4,979	95,153	5,230	5,791
1956																
January		897,436	321,075	37,191	32,594	173,648	93,595	10,306	3,858	57,762	9,375	3,548	4,871	135,725	6,726	7,162
February		907,673	325,167	37,423	32,593	172,628	94,263	10,367	3,928	57,510	8,439	3,540	3,729	143,923	7,051	7,112
March		924,543	329,941	37,737	32,546	173,801	95,035	10,407	3,960	57,902	9,411	3,698	3,691	151,996	7,274	7,242
April		912,679	334,682	37,980	32,685	175,973	95,993	10,437	4,029	58,560	10,484	3,738	3,308	135,926	5,723	5,141
May		909,100	338,759	38,232	32,836	176,656	96,984	10,518	4,094	58,870	10,609	4,054	3,404	125,786	4,694	3,604

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training; beginning July 1955, payments on estimated basis and adjusted quarterly.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

⁵ Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

⁶ Payments to widows, parents, and children of deceased veterans; beginning 1955, data for beneficiaries shown as of end of quarter; beginning July 1955, payments on estimated basis and adjusted quarterly.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; beginning July 1955, data for veterans' programs on estimated basis.

⁹ Represents average number of beneficiaries in a 14-day registration period; temporary disability benefits first payable July 1947.

¹⁰ Represents average weekly number of beneficiaries; beginning January 1955 includes data for payments to unemployed Federal workers made by the States as agents of the Federal Government.

¹¹ Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

¹² Not available.

¹³ Payments: under the Social Security Act annual data represent Treasury disbursements; under the Railroad Retirement Act, amounts certified (for both programs monthly data for monthly benefits represent benefits in current-payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1953-56

[In thousands]

Period	Retirement, disability, and survivor insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1953-54 ⁶	\$4,589,182	\$464,363	\$603,042	\$1,246,230	\$285,135	\$27,656
1954-55 ⁶	5,087,154	469,856	600,106	1,142,009	279,986	23,720
11 months ended:						
May 1954	4,081,394	419,306	557,727	1,238,337	283,865	17,961
May 1955	4,383,435	424,101	548,433	1,135,123	277,286	19,198
May 1956	(⁷)	763,098	580,572	1,316,581	323,362	31,345
1955						
May	814,133	45,501	79,650	232,027	14,896	985
June ⁸	703,719	45,755	51,673	6,886	2,701	4,522
July	217,239	⁹ 275,775	15,484	116,423	2,433	120
August	923,619	55,204	84,970	242,213	15,714	3,554
September	519,117	42,754	59,775	7,065	770	2,399
October	221,517	47,817	18,031	87,766	3,855	204
November	704,700	48,721	84,769	184,576	14,014	2,038
December	340,055	47,326	54,691	12,346	1,156	4,142
1956						
January	186,056	52,318	17,300	71,035	31,850	102
February	661,916	31,404	85,058	130,219	241,146	1,872
March	520,119	59,257	53,870	9,312	5,880	4,126
April	598,353	49,098	15,267	138,956	4,045	596
May	(⁷)	53,424	91,356	316,671	2,499	12,193

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 3 jurisdictions, contributions from employees; excludes contributions collected for deposit in State sickness insurance

funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Except for State unemployment insurance contributions, as shown in the *Final Statement of Receipts and Expenditures of the U. S. Government*.

⁷ Not available.

⁸ Includes contributions from the Federal Government.

Source: *Monthly Statement of the U. S. Treasury* and other Treasury reports, unless otherwise noted.

PROGRAM OPERATIONS

(Continued from page 2)

bered almost 1.7 million at the end of May, an increase of 128,000 for the 12-month period. Orphaned children numbered 1.2 million and made up 71 percent of all beneficiaries under age 65. About 127,000 children of old-age beneficiaries, 296,000 mothers of orphaned child beneficiaries, and 60,000 wives (under age 65 and with child beneficiaries in their care) of old-age beneficiaries also were receiving monthly benefits.

Monthly benefit awards continued at a high level in May and totaled 145,800—9,500 more than in April and more than in any other month

since June 1955. All types of benefits shared in the increase. Lump-sum death payments totaling \$10.6 million were awarded in May to 56,300 persons.

● Seasonal factors were instrumental in reducing the amount of insured unemployment during May. In an average week, insured unemployment under the State programs of unemployment insurance and the program for Federal employees was 1.3 million—8 percent less than the average for April. The rate of decline was less than usual for the time of year, largely because of continued cutbacks in the automobile industry. The number of initial claims, which

in most years has declined in May, rose slightly to a total of 993,500 for the month. The increase was chiefly the result of noneconomic factors—the start of new benefit years in two States, a labor dispute in one State, and a slightly longer workmonth.

Benefits of \$125.8 million were paid to unemployed, insured workers in May. This total, while about \$8.4 million more than in May 1955, is about \$8.1 million less than in April 1956. The decline reflected both a 13-percent drop from April (to 1.0 million) in the average weekly number of beneficiaries and a decrease of 33 cents (to \$26.69) in the average weekly benefit amount paid for total unemployment.

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–56

[In thousands]

Period	Receipts		Expenditures		Assets		
	Net contribution income and transfers ¹	Interest received ²	Benefit payments	Administrative expenses ³	Net total of U. S. Government securities acquired ⁴	Cash balance at end of period	Total assets at end of period
Cumulative, January 1937–							
April 1956 ⁵	\$40,528,287	\$3,707,002	\$21,493,108	\$928,164	\$20,921,595	\$892,421	\$21,814,016
Fiscal year:							
1953–54 ⁵	4,589,182	450,504	3,275,556	88,636	1,522,270	702,752	20,042,615
1954–55 ⁵	5,087,154	447,580	4,333,147	103,202	1,240,627	560,511	21,141,001
10 months ended:							
April 1954	3,303,660	254,322	2,684,903	72,314	777,303	572,225	19,167,122
April 1955	3,569,302	268,255	3,485,597	82,562	292,181	679,969	20,312,013
April 1956	4,892,692	284,093	4,401,111	102,659	341,104	892,421	21,814,016
1955							
April	317,541	17,825	407,445	8,823	–205,664	679,969	20,312,013
May	814,133	4,083	419,844	11,561	412,200	654,579	20,698,823
June ⁵	703,719	175,243	427,705	9,079	536,246	560,511	21,141,001
July	217,239	⁶ 7,439	423,430	11,131	266,104	84,524	20,931,119
August	923,619	1,330	428,390	10,241	438,002	132,840	21,417,437
September	519,117	15,330	428,522	9,976	–269,558	498,347	21,513,386
October	221,517	18,127	434,163	9,770	–228,059	522,116	21,309,087
November	704,700	4,219	436,644	12,542	179,000	602,849	21,568,830
December	340,055	201,141	437,443	9,479	135,884	561,238	21,663,104
1956							
January	186,056	⁷ 1,041	438,481	9,727	–247,406	547,533	21,401,992
February	661,916	3,303	444,634	9,999	70,352	687,767	21,612,579
March	520,119	13,737	457,667	10,227	175,942	577,786	21,678,541
April	598,353	18,427	471,736	9,568	–179,159	892,421	21,814,016

¹ For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947–51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952, includes deductions to adjust for reimbursement to the General Treasury of the estimated amount of taxes subject to refund for employees who paid contributions on more than \$3,600 a year (through working for more than 1 employer)—\$66 million in October 1955 for 1954 taxes.

² Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951. See footnote 6.

³ Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services. Beginning October 1953, includes amounts for expenses of plans

and preparations for construction authorized by P.L. 170, 83d Cong., 1st sess.

⁴ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

⁵ Fiscal-year and cumulative totals and June 1955 data revised to correspond with *Final Statement of Receipts and Expenditures of the U. S. Government*.

⁶ Represents interest transferred from the railroad retirement account—in July 1955 on \$330.6 million for the fiscal year 1954–55—on the estimated amount that would place the old-age and survivors insurance trust fund in the same position it would have been in at the beginning of the fiscal year if railroad employment had always been covered under old-age and survivors insurance.

⁷ Includes \$50,781 profit to the fund on sale of securities.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and unpublished Treasury report.

Table 4.—Old-age and survivors insurance: Monthly benefits in current-payment status at the end of the month, by type of benefit and by month, May 1955–May 1956, and monthly benefits awarded, May 1956

[Amounts in thousands; data corrected to June 19, 1956]

Item	Total		Old-age ¹		Wife's or husband's		Child's		Widow's or widower's ¹		Mother's		Parent's ¹	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1955														
May	7,447,147	\$376,864.8	4,141,128	\$251,975.0	1,114,351	\$36,368.4	1,208,120	\$43,176.2	680,955	\$31,693.0	277,129	\$12,435.8	25,464	\$1,216.4
June	7,563,519	384,025.2	4,214,776	257,230.1	1,131,262	37,011.2	1,220,855	43,730.4	689,774	32,150.0	281,231	12,677.4	25,621	1,226.1
July	7,643,250	389,411.2	4,266,655	261,174.6	1,143,796	37,510.6	1,228,209	44,101.1	695,011	32,532.5	283,929	12,858.1	25,650	1,234.4
August	7,724,551	394,733.0	4,318,020	264,992.2	1,154,962	37,962.6	1,237,185	44,549.4	702,645	32,984.3	286,008	13,002.3	25,731	1,242.2
September	7,796,310	399,203.8	4,361,542	268,118.5	1,165,314	38,363.5	1,246,578	45,010.0	710,193	33,401.7	286,813	13,058.6	25,870	1,251.6
October	7,855,522	403,960.0	4,406,750	271,652.1	1,176,724	38,801.8	1,257,568	45,537.5	700,631	33,550.9	288,455	13,167.5	25,994	1,250.1
November	7,901,917	407,861.9	4,441,542	274,499.2	1,184,794	39,126.0	1,266,991	45,985.1	693,498	33,729.7	290,039	13,272.3	25,053	1,249.5
December	7,960,616	411,612.8	4,473,971	276,941.8	1,191,963	39,415.5	1,276,240	46,443.6	701,360	34,152.2	291,916	13,403.0	25,166	1,256.5
1956														
January	8,003,915	414,669.5	4,497,924	278,944.5	1,197,385	39,668.0	1,281,915	46,782.0	709,569	34,585.9	291,850	13,425.5	25,272	1,263.6
February	8,069,862	419,429.8	4,541,282	282,556.5	1,207,832	40,119.4	1,287,480	47,096.4	715,965	34,932.3	292,003	13,459.1	25,300	1,266.1
March	8,149,733	424,975.4	4,594,991	286,817.7	1,219,883	40,605.2	1,293,384	47,422.3	723,119	35,317.0	292,990	13,542.4	25,366	1,270.8
April	8,235,594	430,675.4	4,649,159	290,988.1	1,233,164	41,141.2	1,301,683	47,859.3	731,146	35,750.0	294,950	13,677.7	25,492	1,279.1
May	8,315,314	435,742.9	4,697,531	294,528.6	1,246,118	41,632.8	1,310,331	48,312.0	739,968	36,224.6	295,771	13,759.0	25,595	1,285.8
Monthly benefits awarded in May 1956	145,758	8,133.4	78,030	5,334.4	26,500	909.8	21,536	842.5	12,538	649.8	6,829	378.6	325	18.4

¹ Beginning December 1955, all benefits of persons receiving both an old-age benefit and a widow's, widower's, or parent's secondary benefit are included only

in the number of old-age benefits and the amount of the reduced secondary benefit is combined with the amount of the old-age benefit.

Table 5.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, May 1956¹

Region and State	Nonfarm placements	Initial claims ¹		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under State programs ³
		Total	Women ²	Total	Women	All types of unemployment ⁴			Total unemployment		
						Weeks compensated	Benefits paid ⁵	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total	567,293	993,489	451,603	5,790,973	2,546,457	4,896,301	\$125,786,300	1,064,413	4,464,595	\$26.69	* 1,236,816
Region I:											
Connecticut	8,859	13,003	8,345	68,559	39,951	60,815	1,608,217	13,221	55,141	27.59	14,714
Maine	2,688	6,831	3,869	52,708	29,491	44,636	773,175	9,703	40,208	17.64	10,282
Massachusetts	16,876	39,633	25,332	194,483	106,238	168,859	4,010,146	36,708	145,481	24.72	40,384
New Hampshire	1,939	4,965	3,122	38,794	24,018	32,369	659,269	7,037	27,884	21.50	8,106
Rhode Island	1,872	11,614	7,222	65,088	35,932	59,253	1,454,743	12,881	52,851	25.81	13,518
Vermont	1,498	1,158	855	8,157	5,261	7,216	154,965	1,569	6,597	22.30	1,625
Region II:											
New Jersey	11,779	54,726	32,142	324,668	176,234	312,139	9,381,532	67,856	280,013	30.94	68,756
New York	72,735	178,784	93,118	894,134	450,644	783,247	22,070,739	170,271	700,049	29.76	189,517
Puerto Rico	2,766	205	37	1,870	400	1,129	26,533	245	1,115	23.63	
Virgin Islands	201	2	0	15	0	5	150	1	5	30.00	
Region III:											
Delaware	945	1,277	450	8,056	3,285	8,114	229,326	1,764	7,554	27.82	1,742
District of Columbia	4,189	2,245	643	18,074	7,054	16,710	426,108	3,633	16,328	25.63	3,096
Maryland	7,943	9,240	4,565	62,027	31,098	62,277	1,374,407	13,538	56,664	22.73	13,150
North Carolina	12,240	36,039	22,937	169,910	102,347	171,291	2,793,639	37,237	156,819	16.87	38,472
Pennsylvania	26,743	102,059	44,270	618,270	256,364	544,572	14,079,659	118,385	490,211	27.11	133,142
Virginia	7,924	17,503	12,795	57,659	32,768	32,859	587,163	7,143	31,251	18.20	12,836
West Virginia	2,824	6,831	1,374	44,859	11,192	30,501	577,437	6,631	27,377	19.73	9,690
Region IV:											
Alabama	10,162	29,134	3,859	136,790	27,455	64,351	1,239,693	13,989	61,727	19.52	32,072
Florida	20,433	13,816	6,478	56,855	25,200	35,671	737,791	7,755	33,930	21.02	12,265
Georgia	12,124	16,431	7,627	111,621	62,327	91,599	1,737,020	19,913	84,236	19.53	24,001
Mississippi	8,117	8,784	3,258	55,361	19,529	41,390	762,885	8,998	38,299	18.97	11,278
South Carolina	7,429	12,957	6,849	66,378	33,958	52,832	1,054,305	11,485	47,484	20.54	14,069
Tennessee	12,292	17,980	7,177	177,816	79,570	140,632	2,755,573	30,572	133,386	19.87	37,155
Region V:											
Kentucky	4,724	12,771	3,966	149,034	50,963	107,983	2,193,068	23,475	101,017	20.77	31,753
Michigan	12,870	77,636	16,116	464,649	117,837	408,432	13,686,903	88,790	397,166	33.96	112,423
Ohio	32,747	36,671	13,526	215,470	95,549	184,069	5,412,033	40,015	172,331	30.34	46,457
Region VI:											
Illinois	22,083	54,383	39,883	295,780	156,526	215,442	5,428,216	46,835	184,852	27.03	64,811
Indiana	7,244	25,143	8,029	141,904	59,838	131,489	3,369,914	28,585	122,611	26.40	33,032
Minnesota	11,485	5,549	2,441	81,848	26,661	72,319	1,643,389	15,722	67,248	23.26	16,113
Wisconsin	8,681	10,110	3,602	81,159	32,360	69,456	2,112,345	15,099	64,292	30.89	17,035
Region VII:											
Iowa	7,965	4,568	1,876	28,159	13,970	24,290	556,227	5,280	20,936	24.37	5,900
Kansas	9,981	4,586	1,201	27,083	9,434	26,043	663,266	5,662	23,850	26.26	5,601
Missouri	8,987	21,734	8,611	128,610	62,119	101,348	1,989,618	22,032	86,860	21.14	27,093
Nebraska	6,309	1,822	745	18,767	10,174	17,960	420,078	3,902	16,970	24.04	3,652
North Dakota	2,206	298	91	6,322	1,507	5,651	140,139	1,228	4,757	25.83	930
South Dakota	2,049	312	105	3,365	1,258	3,002	65,633	653	2,744	22.56	657
Region VIII:											
Arkansas	6,789	6,373	1,449	47,993	12,191	30,555	573,937	6,642	28,307	19.21	9,793
Louisiana	9,615	9,377	1,991	60,769	13,303	51,936	1,097,209	11,290	47,441	21.90	13,103
Oklahoma	14,176	6,716	2,226	44,891	16,371	31,263	722,581	6,796	27,889	24.16	9,157
Texas	50,255	15,640	4,710	105,061	33,960	96,921	2,095,309	21,070	94,023	21.88	22,612
Region IX:											
Colorado	8,453	2,316	600	12,100	4,151	10,491	234,779	2,281	9,437	24.70	2,295
Montana	3,248	1,114	307	13,897	4,636	12,311	286,218	2,676	12,311	23.03	2,573
New Mexico	3,983	2,383	282	12,736	2,165	10,341	246,053	2,248	9,572	24.40	2,292
Utah	3,845	1,876	717	13,964	7,013	12,214	295,744	2,655	10,632	25.51	2,512
Wyoming	1,799	575	102	5,580	1,420	5,415	146,795	1,177	3,726	26.73	1,156
Region X:											
Arizona	5,025	3,371	774	22,138	5,925	14,101	351,286	3,065	13,053	25.46	4,168
California	43,622	77,355	35,560	398,517	191,653	322,394	8,687,482	70,086	292,306	28.11	82,769
Hawaii	664	1,567	627	13,193	5,894	11,665	269,866	2,536	10,184	24.97	(?)
Nevada	2,517	1,565	368	11,092	3,447	12,293	381,942	2,672	11,514	31.62	2,135
Region XI:											
Alaska	1,173	586	83	11,517	1,545	14,034	507,172	3,051	13,387	36.64	(?)
Idaho	4,369	1,099	558	10,802	3,449	9,136	237,587	1,986	8,495	26.56	2,005
Oregon	7,392	6,985	1,448	43,843	14,751	41,471	1,131,539	9,015	38,403	29.42	8,618
Washington	8,459	13,191	3,285	88,578	26,071	79,819	2,345,497	17,352	73,671	30.19	16,301

¹ Includes, except as otherwise noted, data for the Federal employees' unemployment insurance program, administered by the States as agents of the Federal Government.

² Total excludes transitional claims.

³ Excludes claims filed solely under the Federal employees' unemployment insurance program.

⁴ Total, part-total, and partial.

⁵ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁶ Excludes Alaska and Hawaii.

⁷ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 6.—Public assistance in the United States, by month, May 1955–May 1956¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)	
			Families	Recipients										
				Total ³										Children

1955	Number of recipients								Percentage change from previous month					
May		2,547,965	625,430	2,260,962	1,705,832	103,654	234,649	330,000		-0.1	-0.1	+0.3	+1.0	-7.7
June		2,548,503	620,303	2,239,328	1,691,613	103,902	236,828	310,000	(4)	-8	+2	+9	-5.9	
July		2,550,101	611,578	2,209,299	1,668,914	104,140	238,763	297,000	+1	-1.4	+2	+8	-4.1	
August		2,551,615	607,822	2,199,090	1,661,809	104,164	240,299	297,000	+1	-6	(4)	+6	-1	
September		2,552,536	604,457	2,191,138	1,656,814	104,249	240,870	290,000	(4)	-6	+1	+2	-2.4	
October		2,552,991	598,459	2,171,169	1,642,869	104,444	242,320	286,000	(4)	-1.0	+2	+6	-1.3	
November		2,554,709	598,112	2,173,222	1,644,728	104,718	242,122	297,000	+1	-1	+3	-1	+3.8	
December		2,552,832	602,787	2,193,215	1,661,206	104,858	244,007	314,000	-1	+8	+1	+8	+5.9	
1956														
January		2,545,576	605,674	2,205,913	1,670,728	104,947	245,210	331,000	-3	+5	+1	+5	+5.1	
February		2,538,518	608,628	2,220,653	1,682,363	104,772	247,117	336,000	-3	+5	-2	+8	+1.7	
March		2,535,419	613,246	2,240,856	1,698,296	105,083	249,118	336,000	-1	+8	+3	+8	(4)	
April		2,530,720	615,985	2,253,738	1,708,484	105,229	251,533	322,000	-2	+4	+1	+1.0	-4.2	
May		2,527,753	617,058	2,258,858	1,713,503	105,469	255,954	302,000	-1	+2	+2	+1.8	-6.0	
1955	Amount of assistance								Percentage change from previous month					
May	\$229,468,000	\$132,674,197		\$54,229,682		\$5,898,355	\$12,895,336	\$17,947,000	-0.6	+0.2	-0.1	+0.4	+0.7	-9.9
June	228,480,000	133,292,041		53,830,416		5,964,848	13,009,522	16,675,000	-4	+5	-7	+1.1	+9	-7.1
July	227,683,000	134,267,369		52,998,023		5,906,557	13,188,555	15,941,000	-3	+7	-1.5	-1.0	+1.4	-4.4
August	226,881,000	133,649,806		52,770,265		5,888,035	13,300,930	15,717,000	-4	-5	-4	-3	+9	-1.4
September	227,087,000	133,999,430		52,851,801		5,945,057	13,284,871	15,366,000	+1	+3	+2	+1.0	-1	-2.2
October	228,828,000	136,034,539		52,512,850		6,039,250	13,450,637	15,185,000	+8	+1.5	-6	+1.6	+1.2	-1.2
November	230,410,000	136,805,741		52,580,182		6,054,577	13,458,492	15,857,000	+7	+6	+1	+3	+1	+4.4
December	234,133,000	137,666,717		53,415,398		6,090,772	13,709,025	17,293,000	+1.6	+6	+1.6	+6	+1.9	+9.1
1956														
January	235,480,000	138,276,533		53,474,008		6,100,966	13,784,271	18,012,000	+6	+4	+1	+2	+5	+4.2
February	235,733,000	137,284,906		54,051,818		6,110,375	13,943,747	18,506,000	+1	-7	+1.1	+2	+1.2	+2.7
March	237,157,000	137,313,059		54,818,422		6,144,744	14,082,191	18,585,000	+6	(4)	+1.4	+6	+1.0	+4
April	236,526,000	137,412,301		55,239,202		6,170,895	14,272,922	17,407,000	-3	+1	+8	+4	+1.4	-6.3
May	235,926,000	137,436,276		55,222,938		6,375,783	14,557,834	16,057,000	-3	(4)	(4)	+3.3	+2.0	-7.8

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁴ Increase of less than 0.05 percent.

⁵ Decrease of less than 0.05 percent.

CONFERENCE ON AGING

(Continued from page 7)

activities, particularly for the aging; and that greater articulation and cooperation be brought about between these levels of government.

3. That a Federal recreation service be established.

Housing and Living Arrangements

1. Legislation to (a) admit elderly single people to low-rent public housing; (b) provide authority to local housing authorities to give preference to older persons in low-rent public housing; (c) permit a third party to make the down payment on private housing for older persons and to be cosigners on the mortgage; (d) liberalize mortgage insurance to nonprofit organizations for the purpose of building housing for older persons; and (e) liberalize mortgage insurance for private builders for construction of housing for older persons.

2. Clear definition by State authorities issuing licenses to nursing homes and homes for the aged of the type of operation, and establishment of requirements for licensing with regard to type of facility.

3. Assurance by the community that, if public housing projects are built for the aged, there is some integration of the services and facilities offered by the community for their care, with nonprofit organizations assuming some of this responsibility.

4. Appropriate steps by the States to encourage the production of small, suitably designed houses built by private industry, utilizing the liberalized program of the Federal Housing Administration contained in pending legislation.

Organization and Functions in the States

1. That the Federal Council on Aging and the Council of State Governments create a joint committee of the two agencies

as a continuing facility, to meet and consult on Federal policies in the field of aging, and on State programs in aging and to act as an additional medium of communication from the States to the Federal Government and from the Federal Government to the States and localities.

2. Recognizing that conditions vary in the different States, that each State have an interdepartmental committee and a citizens' committee, or a combination of the two, to coordinate activities of State departments in the field of the aging and to promote, stimulate, and assist facilities for the aging at the State and local level, cooperating with all existing agencies, both public and private.

3. Cooperation by appropriate Federal and State agencies in developing and financing a program of broad services, available through existing agencies to all older persons in their home communities, that go beyond providing money payments.

Table 7.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, May 1956¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ²
Total	\$11,737,471	\$2,078,906	\$319,946	\$2,211,451	\$6,276,000
Alabama	1,582	893	4	735	1
Alaska				(³)	29,536
California	219,807		19,178	(³)	74,240
Colorado			327		(³)
Connecticut	279,378	96,966	5,958	72,998	(³)
District of Columbia	465	846	18	1,346	500
Hawaii	17,952	6,001	963	15,852	(³)
Illinois	1,859,223	276,912	55,894	362,095	550,024
Indiana	510,539	77,713	19,545	(³)	187,512
Iowa				(³)	233,877
Kansas	219,184	41,884	4,755	34,746	42,679
Louisiana	164	5,450	149	2,311	2,094
Maine	47,468	13,578	1,572	3,648	45,747
Massachusetts	2,219,725	154,024	2,472	514,350	143,250
Michigan	164,178		2,496	27,493	106,964
Minnesota	1,413,927	129,318	42,014	12,083	338,420
Montana					175,819
Nebraska				(³)	171,588
Nevada	6,601			(³)	71,400
New Hampshire	71,364	13,797	2,358	5,620	(³)
New Jersey		18,128	40		157,975
New Mexico	28,533	23,237	1,888	6,468	2,401
New York	2,305,680	749,912	94,361	872,625	(³)
North Carolina	47,616	18,689		12,882	185,435
North Dakota	145,032	18,705	539	26,558	26,039
Ohio	285,487	13,998	12,279		1,005,372
Oregon					229,161
Pennsylvania	131,979	116,610	31,390	48,763	55,137
Rhode Island	50,115	34,790	1,204	17,496	41,631
South Carolina					20,097
South Dakota					103,334
Utah	770	917	112	422	235
Virgin Islands	350	114	15	51	134
Virginia					10,115
Washington	1,134,633	128,939	8,881	128,920	272,798
Wisconsin	575,919	137,485	11,534	43,989	143,547
Wyoming					41,613

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² In all States except California, Illinois, Kansas, Louisiana, Massachusetts, Nevada, New Jersey, Pennsylvania, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

³ Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

⁴ No program for aid to the permanently and totally disabled.

⁵ Data not available.

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peacetime ex-servicemen: Service-connected disability and death compensation at wartime rates; vocational rehabilitation for service-connected disabilities through the Federal-State programs; insurance by the Veterans Administration for those with significant service-connected disabilities; reemployment rights as provided by existing laws; and unemployment compensation, through State programs, like that

provided civilian employees of the Federal Government.

It proposed that the following special benefits should not be provided for peacetime ex-servicemen: mustering-out pay, loan guaranty benefits, non-service-connected pensions, and education and training benefits. In connection with training benefits, the Commission considered at length the national need for more persons with scientific training and education but concluded that, if a national educational assistance program is considered necessary, it should be on a general basis and fill the needs of all

qualified young aspirants—including ex-servicemen.

Administration

In addition to dealing with substantive issues, the Commission considered the administration of the veterans' programs. In this facet of its recommendations it stressed the need for more research than is now being done, more program analysis, and greater concern—on the part of the Veterans Administration and the executive branch generally—with long-range policy and coordination of programs in this important field.

Table 8.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, May 1956¹

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assist- ance ²	Money pay- ments to recip- ients ³	Vendor pay- ments for medical care ⁴	All assist- ance ²	Money pay- ments to recip- ients ³	Vendor pay- ments for medical care ⁴	All assist- ance ²	Money pay- ments to recip- ients ³	Vendor pay- ments for medical care ⁴	All assist- ance ²	Money pay- ments to recip- ients ³	Vendor pay- ments for medical care ⁴
Total, 53 States ⁴	\$54.37	\$50.03	\$4.64	\$89.49	\$86.24	\$3.37	\$60.45	\$57.62	\$3.04	\$56.88	\$48.83	\$8.79
Alabama	32.51	32.49	.01	41.18	41.13	.05	33.43	33.42	(⁵)	34.36	34.30	.06
California	71.95	71.38	.82				89.16	87.99	1.47	(⁵)	(⁵)	(⁵)
Colorado							66.74	65.75	.99			
Connecticut	89.65	72.65	17.00	136.65	118.65	18.00	99.28	81.28	18.00	118.16	84.16	34.00
District of Columbia	53.59	53.44	.15	109.31	108.92	.39	60.36	60.29	.07	61.63	61.05	.58
Hawaii	46.78	35.95	10.83	82.83	80.89	1.94	56.54	47.37	9.17	59.87	47.83	12.04
Illinois	60.99	42.36	20.37	136.17	125.10	11.10	67.38	52.00	16.15	84.14	47.09	38.33
Indiana	52.43	38.39	14.80	91.71	82.90	8.92	63.32	52.87	10.89	(⁵)	(⁵)	(⁵)
Kansas	66.61	60.43	6.65	112.60	104.26	8.99	72.70	65.47	7.55	70.75	62.02	9.12
Louisiana	54.67	54.67	(⁵)	73.45	73.17	.28	51.06	50.98	.07	45.72	45.55	.17
Maine	50.14	46.20	4.00	84.16	81.16	3.00	53.76	50.86	3.00	58.15	52.33	6.00
Massachusetts	82.03	56.68	25.84	131.46	119.78	12.07	103.45	102.47	1.51	103.43	58.50	48.22
Michigan	57.25	56.47	2.30				63.99	63.67	1.39	75.04	74.06	10.88
Minnesota	72.27	45.25	27.70	127.78	112.12	15.88	87.21	53.22	34.92	56.90	48.92	9.67
Nevada	61.31	59.78	2.54							(⁵)	(⁵)	(⁵)
New Hampshire	61.97	50.03	12.00	134.43	121.16	13.50	66.47	57.69	9.00	76.42	56.63	20.00
New Jersey				121.39	118.62	2.76	69.86	70.12	.04			
New Mexico	47.03	43.86	3.17	85.08	81.25	3.84	48.13	43.29	4.84	46.12	42.28	3.85
New York	84.01	63.60	23.88	139.77	127.51	13.83	92.05	73.67	21.55	87.06	68.29	21.68
North Carolina	32.64	31.72	.92	62.72	61.80	.93				38.45	37.45	1.00
North Dakota	70.65	53.66	18.03	123.40	112.33	11.48	58.60	54.46	4.61	82.11	55.58	28.43
Ohio	59.00	56.10	2.90	90.78	89.97	.82	58.75	55.48	3.27			
Pennsylvania	46.34	43.85	2.49	106.72	102.72	3.99	61.51	59.63	1.89	54.81	51.00	3.81
Rhode Island	62.42	57.74	6.30	114.51	104.51	10.00	70.20	64.84	7.34	76.55	68.37	11.20
Utah	60.76	60.67	.08	112.72	112.41	.31	66.51	66.04	.47	65.27	65.03	.24
Virgin Islands	18.52	18.05	.52	35.63	35.28	.52	(⁷)	(⁷)	(⁷)	19.46	18.96	.50
Washington	82.42	62.77	19.92	120.73	106.84	14.05	91.21	79.93	11.39	98.30	74.85	23.76
Wisconsin	66.75	53.08	13.85	145.12	128.68	16.66	69.91	59.71	10.36	103.32	66.55	36.87

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ Averages based on number of cases receiving payments. See tables 9-12 for average money payments for States not making vendor payments.

⁴ For aid to the permanently and totally disabled represents data for the 45 States with programs in operation.

⁵ Less than 1 cent.

⁶ No program for aid to the permanently and totally disabled.

⁷ Average payment not computed on base of less than 50 recipients.

RECENT PUBLICATIONS

(Continued from page 26)

AMES, LOUISE B. *Youth: The Years from Ten to Sixteen*. New York: Harper & Brothers, 1956. 542 pp. \$5.95.

Traces the development of a group of normal adolescents in home, school, and community.

HOUSDEN, LESLIE GEORGE. *The Prevention of Cruelty to Children*. New York: Philosophical Library, Inc., 1956. 406 pp. \$7.50.

A description of destitute and friendless children in England, with recommendations for helping them.

KELMAN, HOWARD R. "The Function of a Clinic for Mentally Retarded Children." *Social Casework*, New York, Vol. 37, May 1956, pp. 237-241. 50 cents.

LIND, ROGER M. "Foster Care: Michigan's New System." *State Government*, Chicago, Vol. 30, May 1956, pp. 92-95. 50 cents.

The development and characteristics of the new program.

NEW YORK STATE TEMPORARY COMMISSION ON YOUTH AND DELINQUENCY. *Report . . .* New York: The Commission, 1955. 45 pp. The Commission's findings and recommendations.

REXFORD, EVEOLEEN N.; SCHLEIFER, MAXWELL; and VAN AMERONGEN, SUZANNE. "A Follow-up of a Psychiatric Study of 57 Antisocial Young Children." *Mental Hygiene*, New York, Vol. 40, Apr. 1956, pp. 196-214. \$1.50.

SCHAPIRO, MICHAEL. *A Study of Adoption Practice*. New York: Child Welfare League of America, Inc., 1956. 2 vols. \$2.25 each. Volume I discusses adoption agencies and the children they serve and considers the history, methods, and legal aspects of adoption, natural and adoptive parents, and independent placement. Volume II contains 22 papers presented at the National Con-

ference on Adoption, January 1955.

Health and Medical Care

ABEL-SMITH, BRIAN, and TITMUS, R. M. *The Cost of the National Health Service in England and Wales*. London and New York: Cambridge University Press, 1956. 176 pp.

A detailed analysis of costs, July 1948-March 1954.

ANDERSON, DEWEY. *Health Service Is a Basic Right of All the People*. Washington: Public Affairs Institute, 1956. 70 pp. 50 cents.

Considers health needs, facilities, and personnel.

ANDERSON, ODIN W. "Financing of Long-Term Illness." *American Journal of Public Health and the Nation's Health*, New York, Vol. 46, Apr. 1956, pp. 447-449. \$1.

CIVIC, MIRIAM. "Illness Insurance Costs on Rise." *Conference Board Business Record*, New York, Vol. 13,

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Table 9.—Old-age assistance: Recipients and payments to recipients, by State, May 1956¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1956 in—		May 1955 in—	
				Number	Amount	Number	Amount
Total ²	2,527,753	\$137,436,276	\$54.37	-0.1	(³)	-0.8	+3.6
Ala.	99,795	3,244,174	32.51	+5	+0.8	+51.0	+59.0
Alaska	1,670	108,448	64.94	+4	+6	-1.9	-3
Ariz.	14,025	780,781	55.67	+3	+3	+2.2	+1.9
Ark.	54,900	1,818,152	33.06	+5	+7	+1.1	-1.6
Calif.	267,230	19,227,310	71.95	-2	(³)	-9	+6.0
Colo. ²	52,749	4,325,313	82.00	-3	-2	+6	+10.0
Conn.	16,434	1,473,288	89.65	-1	+2	-2.4	+4.4
Del.	1,591	71,201	44.75	-6	+2	-3.5	+8.1
D. C.	3,062	164,105	53.59	-3	-2	-2	+2
Fla.	69,012	3,239,784	46.95	+1	+1	-3	+1.2
Ga.	98,081	3,756,531	38.30	(³)	+2	-1	+1.3
Hawaii	1,657	77,515	46.78	-4	+8	-8.5	-10.9
Idaho	8,436	467,652	55.44	-7	-7	-3.3	-2.1
Ill.	91,263	5,566,328	60.99	-3	+1	-4.7	-0
Ind.	34,501	1,808,716	52.43	-3	+1.9	-6.5	+8
Iowa	39,805	2,419,766	60.79	-3	-2	-4.3	+1.2
Kans.	33,465	2,229,205	66.61	-3	-1.0	-2.3	-1.3
Ky.	55,045	1,962,526	35.65	+7	+7	-1.0	-1
La.	121,235	6,627,643	54.67	+3	+5	+1.1	+8.5
Maine	11,867	595,002	50.14	+3	+4	-5.8	+1.8
Md.	10,229	474,586	46.40	-3	(³)	-3.3	-9
Mass.	85,894	7,045,693	82.03	-4	+7	-3.9	+2.3
Mich.	71,276	4,080,236	57.25	-5	-2	-5.2	-2.3
Minn.	51,048	3,689,427	72.27	-3	+2.2	-1.4	+5.3
Miss.	71,220	2,051,671	28.81	+1	(³)	+1.3	+5
Mo.	129,642	6,447,974	49.74	-3	-3	-2.6	-2.2
Mont.	8,604	500,099	58.12	-6	-5	-5.3	-4.8
Nebr.	17,443	919,203	52.40	-2	+2	-2.4	+2.1
Nev.	2,596	159,148	61.31	0	+5	-9	+5.7
N. H.	5,947	368,520	61.97	-7	-1.1	-5.5	-8
N. J.	19,709	1,438,321	72.98	-1	+1.1	-3.5	+3.8
N. Mex.	8,988	422,739	47.03	+3	(³)	-15.9	+23.6
N. Y.	96,561	8,112,096	84.01	-6	-1	-5.4	+3
N. C.	51,756	1,689,428	32.64	+3	+5	+1	+8.7
N. Dak.	8,044	368,279	70.65	-8	-2.3	-2.5	+3.8
Ohio	98,498	5,811,240	59.00	-2	+3	-3.0	-2.6
Okla.	95,009	6,116,255	64.38	+1	-1	-3	+4.6
Oreg.	18,677	1,236,975	66.23	-5	+2	-5.1	-3.7
Pa.	53,015	2,456,675	46.34	-6	-9	-7.1	-6.5
P. R.	43,479	344,750	7.93	+2	(³)	-2.4	-1.3
R. I.	7,949	496,214	62.42	-6	-9	-2.4	+3.4
S. C.	42,551	1,389,800	32.66	-2	(³)	-2.0	-1.1
S. Dak.	10,340	465,722	45.04	-5	-2	-4.4	-3.7
Tenn.	61,415	2,096,673	34.14	-4	-6	-7.2	-8.7
Tex.	223,074	9,307,722	41.72	+1	+2	(³)	+7.0
Utah	9,299	564,981	60.76	-3	(³)	-1.8	-2
Vt.	6,691	330,947	49.46	-4	-3	-2.2	+8.5
V. I.	673	12,464	18.32	0	-2	-3	-4
Va.	16,658	517,937	31.09	-6	-9	-3.5	-3
Wash.	56,962	4,694,791	82.42	-4	+4	-3.7	+28.7
W. Va.	23,112	657,577	28.45	-1	-2	-5.2	-2.4
Wis.	41,573	2,774,952	66.75	-5	-6.8	-3.8	+3
Wyo.	3,905	229,741	58.83	-3	-3	-2.8	-2.5

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes 4,323 recipients aged 60-64 in Colorado and payments of \$390,275 to these recipients. Such payments are made without Federal participation.

³ Increase of less than 0.05 percent.

⁴ Decrease of less than 0.05 percent.

⁵ In addition, supplemental payments of \$123,264 were made to recipients from general assistance funds.

⁶ Based on data excluding vendor payments for medical care for May 1955.

Table 10.—Aid to the blind: Recipients and payments to recipients, by State, May 1956¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1956 in—		May 1955 in—	
				Number	Amount	Number	Amount
Total ²	105,469	\$6,375,783	\$60.45	+0.2	+3.3	+1.8	+8.1
Ala.	1,696	56,689	33.43	+8	+1.3	+6.0	+1.0
Alaska	74	5,137	69.42	(³)	(³)	(³)	(³)
Ariz.	778	50,356	64.72	0	+4	+5.6	+7.1
Ark.	2,036	80,624	39.60	+3	+6	+2.3	-2
Calif. ²	13,087	1,166,800	89.16	+3	+8	+3.6	+9.1
Colo.	330	22,024	66.74	+6	-1.7	+2.5	+2.3
Conn.	331	32,863	99.28	0	+1.6	+1.5	+13.7
Del.	214	13,611	63.60	+9	+1.0	-9	+1.8
D. C.	258	15,574	60.36	+2.4	+2.4	+1.2	+3.2
Fla.	2,665	130,536	48.98	-4	-3	-6.4	-6.2
Ga.	3,458	149,678	43.28	+3	+4	+2.4	+3.3
Hawaii	105	5,937	56.54	+1.0	+8	-8.7	-9.2
Idaho	188	11,524	61.30	0	+1	-1.6	-7
Ill.	3,461	233,209	67.38	-4	-9	-2.8	-3.8
Ind.	1,794	113,598	63.32	-2	+9	+9	+10.1
Iowa	1,491	110,930	74.40	+7	+1.1	+4.1	+5.4
Kans.	630	45,803	72.70	0	-6	-2	-1
Ky.	3,100	114,720	37.01	+2	+1	+5.3	+4.9
La.	2,053	104,817	51.06	-2	+3	+1	+3.3
Maine	524	28,170	53.76	0	-2	-4.7	+1.5
Md.	473	25,214	53.31	-1.7	-1.5	-2	+3.6
Mass.	1,888	195,323	103.45	+4	+1.6	+5.2	+15.5
Mich.	1,792	114,678	63.99	+3	+5	-0	(³)
Minn.	1,203	104,916	87.21	-1.0	+4.8	-3.3	+2.9
Miss.	3,801	147,351	38.77	+7	+8	+7.5	+20.9
Mo. ²	4,704	282,240	60.00	+1.7	+1.7	+15.5	+26.0
Mont.	424	27,893	65.79	-5	-6	-4.7	-3.7
Nebr.	810	53,098	65.55	+1	+3	+10.2	+25.1
Nev.	117	8,770	74.96	0	-1	+10.4	+9.6
N. H.	262	17,415	66.47	-8	-2	-3.3	+1
N. J.	909	63,501	69.86	-9	-1.0	+3.9	+5.8
N. Mex.	390	18,770	48.13	+1.0	+2.2	-3.5	+30.9
N. Y.	4,378	402,983	92.05	+2	+2.0	-1	+4.8
N. C.	4,900	201,764	41.18	+2	+6	+1.3	+2.5
N. Dak.	117	6,856	58.60	-2.5	-3.1	-1.7	+4.7
Ohio	3,758	220,778	58.75	-2	+5	+1.1	+3.2
Okla.	1,978	154,293	78.00	-2	(³)	-2.8	+2.8
Oreg.	332	24,881	74.94	-3	(³)	-3.2	-2.6
Pa. ²	16,640	1,025,909	61.51	+5	+20.8	+1.1	+21.8
P. R.	1,636	12,880	7.87	+8	+6	+6.6	+2.0
R. I.	164	11,513	70.20	-1.8	-2.4	-8.4	-11.4
S. C.	1,785	67,440	37.78	+5	+3	+2.2	+1.5
S. Dak.	200	8,906	44.53	-1.5	-5	-1.0	+9
Tenn.	3,144	126,571	40.26	-5	-4	-4.9	-7.6
Tex.	6,545	297,828	45.50	-1	+1	+9	+3.9
Utah	239	15,895	66.51	+4	+1.2	+5.8	+4.5
Vt.	141	6,955	49.33	+2.2	+1.9	-11.3	-10.6
V. I.	31	596	(³)	(³)	(³)	(³)	(³)
Va.	1,307	49,186	37.63	-1	-2	-2	+4.5
Wash. ²	780	71,147	91.21	+1	+1	+3	+17.2
W. Va.	1,169	37,836	32.37	+1	+1	-2.2	-1.4
Wis.	1,113	77,812	69.91	-7	-8.6	-2.7	+4.5
Wyo.	66	4,282	64.88	(³)	(³)	(³)	(³)

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$35,015 to 377 recipients; Missouri, \$34,486 to 562 recipients; Pennsylvania, \$506,688 to 8,204 recipients; and Washington, \$120 to 2 recipients.

³ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Increase of less than 0.05 percent.

⁵ In addition, supplemental payments of \$5,883 were made from general assistance funds.

⁶ Based on data excluding vendor payments for medical care for May 1955.

Table 11.—Aid to dependent children: Recipients and payments to recipients, by State, May 1956¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		April 1955 in—		May 1955 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total	617,058	2,258,858	1,713,503	\$55,222,938	\$89.49	\$24.45	+0.2	(³)	-1.3	+1.8
Alabama	19,728	76,363	58,734	812,354	41.18	10.64	+3	+2	+8.8	+3.0
Alaska	1,421	4,965	3,666	130,313	91.71	26.25	-1	+8	+14.7	+17.6
Arizona	4,794	18,613	14,126	458,270	95.59	24.62	+7	+6.1	+3.7	+4.5
Arkansas	8,597	32,751	25,448	484,872	56.40	14.80	+1.5	+1.4	-9.9	-8.2
California	52,970	181,982	139,994	6,888,176	126.26	36.75	-6	-1	-6.4	-6.2
Colorado	5,898	22,408	17,278	650,907	110.36	29.05	-3	-5	-1.9	+4
Connecticut	5,387	17,421	12,959	736,133	136.65	42.26	-2	+3	+3.8	+4.9
Delaware	1,213	4,670	3,575	102,843	84.78	22.02	+5	+2	+8.9	+7.3
District of Columbia	2,181	9,350	7,304	238,396	109.31	25.50	+1.8	+1.0	-8	+1.1
Florida	21,414	76,247	58,355	1,179,044	55.06	15.46	+4	+5	+1.4	+2.4
Georgia	14,920	54,749	41,852	1,129,458	75.70	20.63	-8	-9	-5	-1
Hawaii	3,100	11,800	9,375	256,769	82.83	21.76	-7	-1.3	-6.8	-16.7
Idaho	1,792	6,438	4,727	231,472	129.17	35.95	-1.7	-2.4	-5.5	-4.7
Illinois	24,948	97,269	73,651	3,397,241	136.17	34.93	+3.2	+2.9	+18.8	+21.9
Indiana	8,713	30,781	22,888	799,092	91.71	26.96	+4	+4	-1.4	-1
Iowa	6,872	24,772	18,451	765,609	111.41	30.91	-1	+1	+3.9	-3
Kansas	4,660	16,994	13,096	524,706	112.60	30.88	(³)	(³)	+3.7	+5.4
Kentucky	18,719	67,682	50,780	1,192,672	63.71	17.62	(³)	(³)	-1.0 ⁴	-2
Louisiana	19,790	77,573	59,224	1,453,503	73.45	18.74	+1.4	+1.7	+7.9	+21.7
Maine	4,526	15,074	11,335	380,897	84.16	24.30	+3	(³)	+1.6	+4.3
Maryland	6,298	25,800	20,072	615,344	97.70	23.85	-1.3	-8	-2.0	-6
Massachusetts	12,766	42,552	31,564	1,678,256	131.46	39.44	-2	-5	-2.4	-4.8
Michigan	18,959	65,878	48,164	2,198,381	115.95	33.37	+5	+7	-8.2	-4.2
Minnesota	8,144	27,628	21,260	1,040,613	127.78	37.67	+2	-1	+1.6	+5.7
Mississippi	11,727	43,342	33,649	324,646	27.68	7.49	+1	+4	-16.7	-2.8
Missouri	20,493	73,323	54,729	1,432,855	69.92	19.54	-2	+6	-7.5	-4.5
Montana	1,978	7,009	5,332	212,113	107.24	30.26	-8	-1.0	-7.4	-6.0
Nebraska	2,711	9,966	7,489	267,611	89.41	26.85	-2	-2	+5.8	+10.2
Nevada	451	1,566	1,183	40,326	98.41	25.75	+7.1	+6.0	(³)	(³)
New Hampshire	1,022	3,810	2,870	137,385	134.43	36.06	+7	+1	-4.2	-1.6
New Jersey	6,564	21,936	16,601	796,775	121.39	36.32	+7	+8	+9.3	+13.0
New Mexico	6,059	22,559	17,234	515,512	85.08	22.85	+8	+1.9	-5.8	+15.6
New York	54,208	199,069	147,575	7,576,533	139.77	38.06	-5	-2.1	-2	+3.2
North Carolina	20,196	77,870	59,686	1,266,704	62.72	16.27	+3	+2	+4	+1.6
North Dakota	1,629	5,973	4,574	201,018	123.40	33.64	+1	-1.6	+7.4	+13.2
Ohio	17,139	65,218	49,535	1,555,916	90.78	23.86	+7	(³)	+9.5	+9.4
Oklahoma	15,848	53,110	40,496	1,301,562	82.13	24.51	+7	+1.9	+1.2	+7.4
Oregon	3,569	12,750	9,638	436,990	122.44	34.27	-1.0	-9	-9.5	-8.4
Pennsylvania	29,191	112,155	85,041	3,115,223	106.72	27.78	-5	-1.7	-3.2	-1.8
Puerto Rico	41,476	145,865	111,960	435,015	10.49	2.98	+5	+1	-1.7	+1
Rhode Island	3,479	12,037	8,880	398,393	114.51	33.10	+1	-1	-8	+3.3
South Carolina	8,202	31,689	24,729	388,904	47.42	12.27	-4	-3	-2.6	-3.1
South Dakota	2,756	9,221	7,024	227,178	82.43	24.64	-5	-4	-3.7	-2.2
Tennessee	19,632	70,842	52,946	1,222,323	62.26	17.25	(³)	+3.0	-8.5	-5.0
Texas	21,772	88,247	66,749	1,412,517	64.88	16.01	+8	+8	-9.1	+1
Utah	2,916	10,235	7,599	328,694	112.72	32.11	-6	-1.2	-7.9	-7.2
Vermont	1,109	3,838	2,873	89,129	80.37	23.22	+4	-2	0	+1.9
Virgin Islands	219	810	666	7,804	35.63	9.63	0	+5	+12.3	+11.5
Virginia	9,079	35,635	27,644	612,220	67.43	17.18	-3	+3	+1.4	+5.4
Washington	9,174	31,593	23,276	1,107,608	120.73	35.06	-1.0	+1	-1	+1.1
West Virginia	17,795	67,487	52,408	1,401,579	78.76	20.77	+2	+3	-5.1	+2.1
Wisconsin	8,253	29,183	21,613	1,197,687	145.12	41.04	+3	-1.8	-1.2	+3.6
Wyoming	601	2,158	1,649	67,397	112.14	31.23	-4.0	-2.0	+1.0	+4.6

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ Decrease of less than 0.05 percent.

⁴ Not computed; July 1955 first month of operation under approved plan.

⁵ In addition, supplemental payments of \$173,662 from general assistance funds were made to 4,655 families.

⁶ Based on data excluding vendor payments for medical care for May 1955.

(Continued from page 33)

May 1956, pp. 224-229.

MILBANK MEMORIAL FUND. *The Family Health Maintenance Demon-*

stration: A Controlled, Long Term Investigation of Family Health.

New York: The Fund, 1954. 251 pp. \$2.

NICHOLSON, EDNA E. *Planning New Institutional Facilities for Long-*

Term Care. New York: G. P. Putnam's Sons, 1956. 358 pp. \$4.50.

Table 12.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, May 1956¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1955 in—		May 1955 in—	
				Number	Amount	Number	Amount
Total	255,954	\$14,557,834	\$56.88	+1.8	+2.0	+9.1	+12.9
Ala.	11,638	399,911	34.36	+1.3	+1.6	+17.7	+13.5
Ark.	5,564	176,048	31.64	+3.2	+3.4	+14.7	+17.1
Cal.	5,059	292,490	57.82	-6	-7	+2.2	+3.5
Conn.	2,147	253,686	118.16	+9	+6	+15.7	+25.9
Del.	357	19,831	55.55	+2.9	+2.3	+64.5	+75.6
D. C.	2,310	142,376	61.63	+1.4	+1	+5.2	+7.6
Fla.	2,479	118,621	47.85	+25.8	+26.0	-	-
Ga.	11,858	501,666	42.31	+2.0	+2.1	+33.7	+34.6
Hawaii	1,317	78,847	59.87	+1.5	+2.6	-2.2	-6.8
Idaho	916	57,277	62.53	+8	+1.7	+8.5	+11.6
Ill.	9,446	794,769	84.14	+26.7	+30.2	+56.7	+62.3
Kans.	3,810	269,553	70.75	+7	+3	+12.3	+15.9
Ia.	13,998	639,933	45.72	+1.7	+2.5	+11.4	+20.3
Maine	608	35,358	58.15	+3.9	+4.7	(2)	(2)
Md.	5,045	279,675	55.44	+1	+3	+14.9	+19.5
Mass.	10,666	1,103,220	103.43	+3	+1.1	+4.0	+8.3
Mich.	2,527	189,621	75.04	+1.0	+1.5	+10.9	+15.6
Minn.	1,250	71,129	56.90	+3.7	+2.8	+83.6	+87.3
Miss.	3,705	90,982	24.56	+2.2	+2.1	+28.9	+28.7
Mo.	13,332	694,187	52.07	+5	+5	-5.4	-5.2
Mont.	1,454	94,739	65.16	+8	+1.0	-1	+2.0
Nebr.	940	52,510	55.86	+3.1	+2.9	-	-
N. H.	281	21,475	76.42	+1.4	+4	+21.1	+27.0
N. J.	3,888	327,940	84.35	+2.3	+2.5	+20.0	+27.0
N. Mex.	1,682	77,581	46.12	+1.6	+1.7	-3.1	+43.2
N. Y.	40,259	3,505,132	87.06	+2	-4	-1.9	+2.6
N. C.	12,882	495,372	38.45	+1.9	+2.0	+15.9	+19.2
N. Dak.	934	76,690	82.11	+1	+1.1	+5.9	+23.9
Ohio	8,188	414,950	50.68	+1.4	+1.2	-2	+1.3
Okla.	6,445	377,727	58.61	+1.6	+1.5	+11.8	+12.6
Oreg.	3,280	248,715	75.83	-2	-4	-2	+1.1
Pa.	12,799	701,513	54.81	-7	-1.0	-1.5	-1
P. R.	19,688	171,210	8.70	+1.0	+1.0	+3.0	+4.3
R. I.	1,562	119,574	76.55	-1	+2	+6.3	+8.3
S. C.	7,810	248,284	31.79	-1.2	-1.2	-1	+2
S. Dak.	789	36,810	46.65	+8	+1.2	+16.9	+17.4
Tenn.	2,123	82,513	38.87	+6.5	+6.2	+44.8	+40.9
Utah	1,795	117,156	65.27	-1.6	-2.0	+6	+1.6
Vt.	516	26,079	50.54	+1.6	+1.5	+12.7	+14.6
V. I.	102	1,985	19.46	+2.0	+2.0	-2.9	-2.7
Va.	4,940	197,337	39.95	+6	+7	+5.6	+7.7
Wash.	5,426	533,397	98.30	(1)	+9	-2	+35.1
W. Va.	8,471	267,713	31.60	-7	-8	(1)	+8
Wis.	1,193	123,256	103.32	-3	-5.9	+4.6	+15.2
Wyo.	475	28,996	61.04	-2	+1	+2.8	+4.3

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Percentage change not computed on base of less than 100 recipients.

³ In addition, supplemental payments of \$10,801 from general assistance funds were made to some recipients in Nebraska and \$54,462 to 2,055 recipients in Ohio.

⁴ Increase of less than 0.05 percent.

⁵ Based on data excluding vendor payments for medical care for May 1955.

Table 13.—General assistance: Cases and payments to cases, by State, May 1956¹

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	April 1955 in—		May 1955 in—	
				Number	Amount	Number	Amount
Total	302,000	\$16,057,000	\$53.08	-6.0	-7.8	-8.2	-10.5
Ala.	170	4,030	23.71	+1.8	+5	+12.6	+9.5
Alaska	194	10,497	54.11	+11.5	-6.8	+26.0	+23.2
Ariz.	1,971	86,324	43.80	+1.3	+2.7	+9.3	+11.5
Ark.	320	4,369	13.65	-13.5	-10.3	-62.8	-67.2
Calif.	29,978	1,535,187	51.21	-4.4	-3.6	-6.3	-6.7
Colo.	1,366	50,307	36.83	-28.7	-36.2	-6.9	-10.5
Conn.	2,886	157,044	54.42	-3.6	-10.4	-10.5	-17.7
Del.	1,015	61,063	60.16	-10.9	-15.8	-29.0	-14.9
D. C.	656	40,928	62.39	+3.8	+3.6	+16.7	+18.6
Fla.	5,300	89,200	-	-	-	-	-
Ga.	2,273	48,147	21.18	+8	-2.6	-5.3	-12.2
Hawaii	1,797	91,694	51.03	-3.9	-3.3	-17.5	-26.7
Idaho	72	3,576	49.67	(7)	(7)	(7)	(7)
Ill.	29,732	1,972,751	66.35	-11.7	-13.1	-20.8	-22.2
Ind.	11,150	394,928	35.42	-6.1	-9.1	-7.4	-7.5
Iowa	3,659	117,596	32.14	-8.2	-9.4	+2.6	+8
Kans.	1,908	101,384	53.14	-8.1	-11.0	-7.2	-7.9
Ky.	2,695	82,706	30.69	-6.6	-3.5	-4.7	-8
La.	8,384	351,231	41.89	+2.2	+2.9	+12.3	+19.6
Maine	3,520	159,787	45.39	-8.3	-5.6	+9	+2.0
Md.	1,848	98,778	53.45	-2.9	-3.7	-27.6	-29.5
Mass.	11,270	648,710	57.56	-4.0	-1.5	-15.3	-10.9
Mich.	18,646	1,337,973	71.76	-1.3	-5	+9.6	+21.9
Minn.	6,484	368,038	56.76	-13.8	-18.9	-11.9	-10.6
Miss.	985	13,841	14.05	+1.2	+1.0	-1.4	+9.8
Mo.	6,318	309,936	49.06	+2.9	+1.3	+8	+23.5
Mont.	719	28,991	40.32	-17.0	-6.3	-22.2	-5
Nebr.	1,308	49,476	37.83	-9.4	-10.8	-10.1	-24.6
Nev.	330	10,900	-	-	-	-	-
N. H.	976	47,292	48.45	-10.9	-12.1	-14.2	-8.7
N. J.	7,241	574,235	79.30	-8.9	-9.0	-16.9	-15.0
N. Mex.	332	8,522	25.67	-1.2	-7	-34.3	-34.7
N. Y.	26,300	2,041,201	77.61	-7.2	-10.2	-15.3	-16.9
N. C.	2,509	54,440	21.70	+1.0	+2.8	+12.5	+17.6
N. Dak.	481	21,660	45.03	-34.0	-34.0	+15.3	+19.6
Ohio	30,246	1,485,372	59.11	-4.7	-5.9	-8.7	-12.6
Okla.	8,007	125,350	15.66	-1.0	-16.3	-	-
Oreg.	3,270	199,181	60.91	-24.9	-15.0	-2.7	+12.3
Pa.	23,506	1,520,919	64.70	-4.1	-8.6	-18.5	-26.3
P. R.	867	10,124	11.68	-2.5	+7.5	-10.0	-7.0
R. I.	3,613	243,073	67.28	-3.1	-7.0	-8.4	-13.9
S. C.	1,837	41,016	22.33	-1.9	-1.6	-11.1	-13.3
S. Dak.	1,330	48,695	36.61	-11.2	-14.8	+6.8	+11.3
Tenn.	2,139	35,797	16.74	-9.4	-17.4	-8.2	-5.9
Tex.	9,000	209,000	23.22	-	-	-	-
Utah	1,550	95,684	61.73	-7.6	-8.0	-7.8	-9.3
Vt.	1,300	58,000	-	-	-	-	-
V. I.	115	2,163	18.81	-1.7	-5	(7)	(7)
Va.	1,999	70,205	35.12	-6.1	-9.4	-18.3	-18.7
Wash.	10,888	685,664	62.97	-11.4	-8.6	+4.9	+6.8
W. Va.	2,572	78,141	30.38	+4.9	+5.7	+9.2	+17.4
Wis.	7,208	514,313	71.35	-7.7	-11.3	-13.8	-12.3
Wyo.	248	12,517	50.47	-25.5	-28.2	-5.3	-1.9

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services.

³ State program only; excludes program administered by local officials.

⁴ About 8 percent of this total is estimated.

⁵ Partly estimated.

⁶ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments.

⁷ Percentage change not computed on base of less than 100 cases.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Estimated.

¹⁰ Includes cases receiving medical care only.

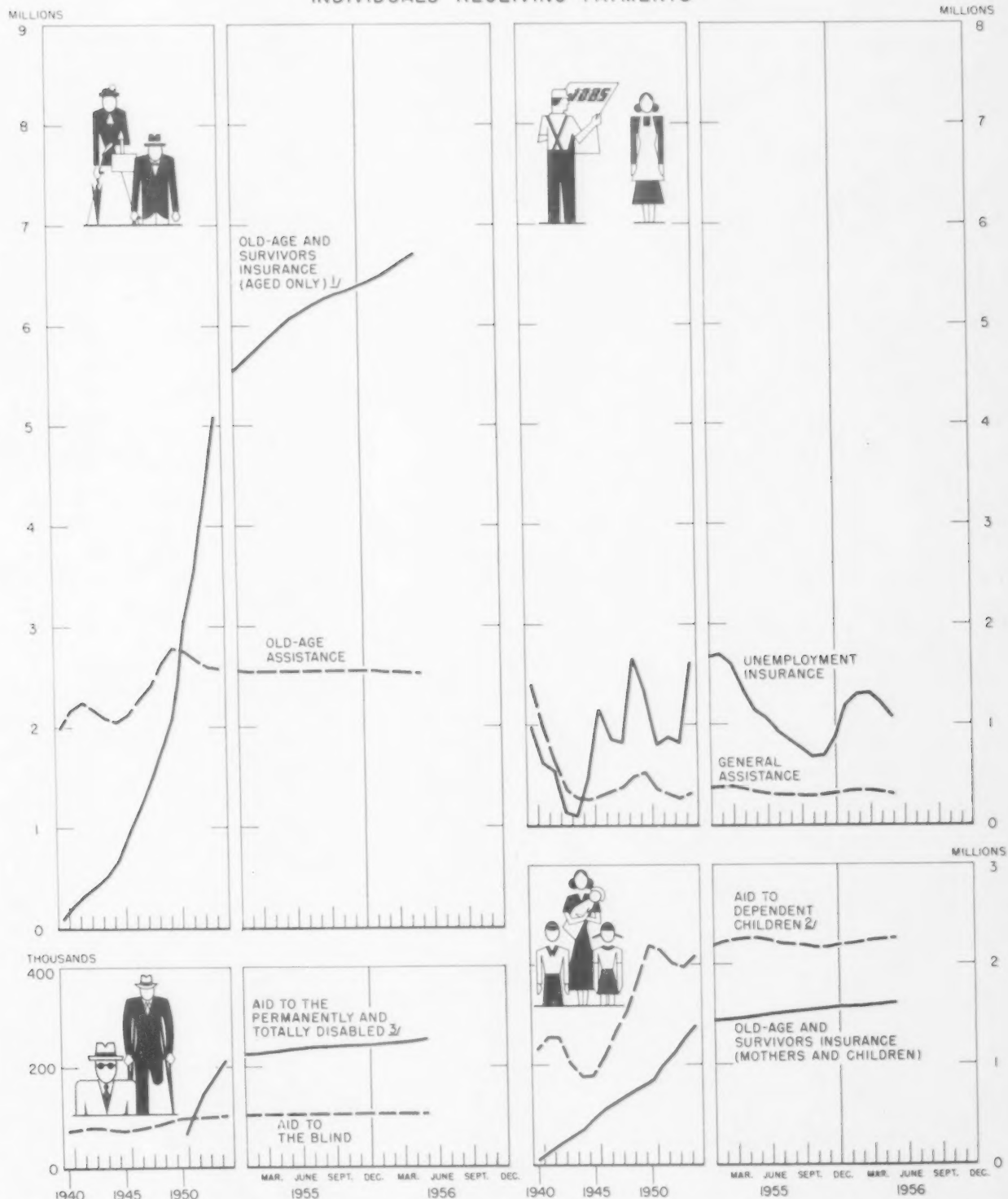
¹¹ Includes 9,466 cases and payments of \$342,241 representing supplementation of other assistance programs.

¹² Includes an unknown number of cases receiving vendor payments for medical care only and an unknown amount of vendor payments for medical care. Percentage change not computed for May 1955; comparable data not available.

¹³ Estimated on basis of reports from sample of local jurisdictions.

Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS



* Old-age and survivors insurance: beneficiaries receiving monthly benefits (current-payment status); annual data represent average monthly number. Public assistance: monthly number of recipients under all State programs; annual data, average monthly number. Unemployment insurance: average weekly number of beneficiaries for the month under all State laws; annual data, average weekly number for the year.

¹ Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of wife beneficiaries under age 65 with child beneficiaries in their care.

² Children plus 1 adult per family when adults are included in assistance group; before October 1950, partly estimated.

³ Program initiated October 1950.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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